



INVESTING IN TODAY'S FUTURE

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

06-2025, for potential investors

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 electronic 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 electronic means of settlement 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 electronic 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.



DEFINITIONS

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

International Mutual Settlements System (IMSS) – a unique international multi-currency unified decentralized system for accounting of instant mutual settlements, in the form of a software and hardware complex for the exchange of electronic data, which ensures the identification, accounting, storage and circulation of electronic settlement and accounting units of the system participants.

Electronic accounting and settlement unit of value (UV) – an electronic record in a system for recording the exchange value of any asset (unit of value, “free money”), as a generally accepted means of mutual settlement, complementing cash; 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, including CBDC.

International Trading Platform (I&R IMC) – electronic 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.

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

Electronic platform-ecosystem – 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.

Escrow account – a special account where units of value are temporarily stored until all conditions of the deal are met. The seller receives the units of value only after the buyer (or a third independent party) confirms that all conditions of the deal have been met. This protects both parties from fraud.

Blockchain – a chain of records (blocks) in chronological order, where each record contains data, is protected from counterfeiting and cannot be deleted. All blocks are linked together and stored simultaneously on many computers. This makes the system a reliable and transparent way to store information.

Smart contract – a computer program that allows you to set conditions, control and close the transaction if its conditions are met. It works on the blockchain principle, eliminating third-party interference and fraud.



PROBLEMS AND QUESTIONS



Financial

- Save or spend?
- Where to invest money?
- What is the most profitable way?
- How to control?



Legal

- Gray or white scheme?
- How to legalize?
- Corruption or not?
- Can civil servants take part?



Economic

- When will the transformation hit my industry?
- How to earn passive income?
- How to have everything you need easier?

Where can we find solutions to problems and answers to these questions?



OFFER

Invest in the Electronic Platform of the I&R IMC

Mechanism - investments in utility tokens of the project



ATTRACTING INVESTMENTS TERMS

Prospectus of issue

Detailed document via hyperlink [here](#).

Nominal price of one token: 1,000 US dollars

Total number of tokens: 1,500

Minimum number of tokens in a lot: 1

Number of sold tokens: 1,000

Number of free tokens: 500

Total investment amount: 1,500,000 US dollars

Required investment amount: 500,000 US dollars

Token security: Yes

Type of tokens: registered utility tokens (free sale on the over-the-counter market)

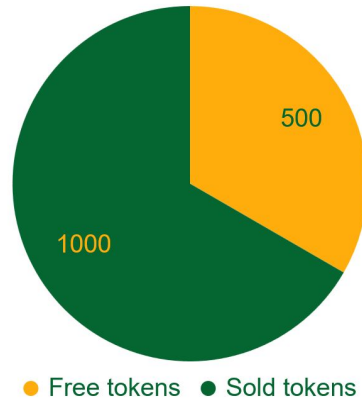
Token redemption period: 2 years from the date of investment (1 year from the start of platform operation)

Profitability: 100%. For one token worth 1,000 US dollars, 1,000 US dollars will be returned + an additional 1,000 US dollars.

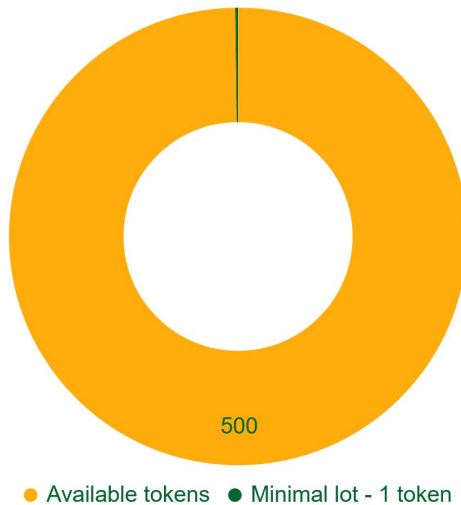


INVESTMENT ATTRACTION INFOGRAPHICS

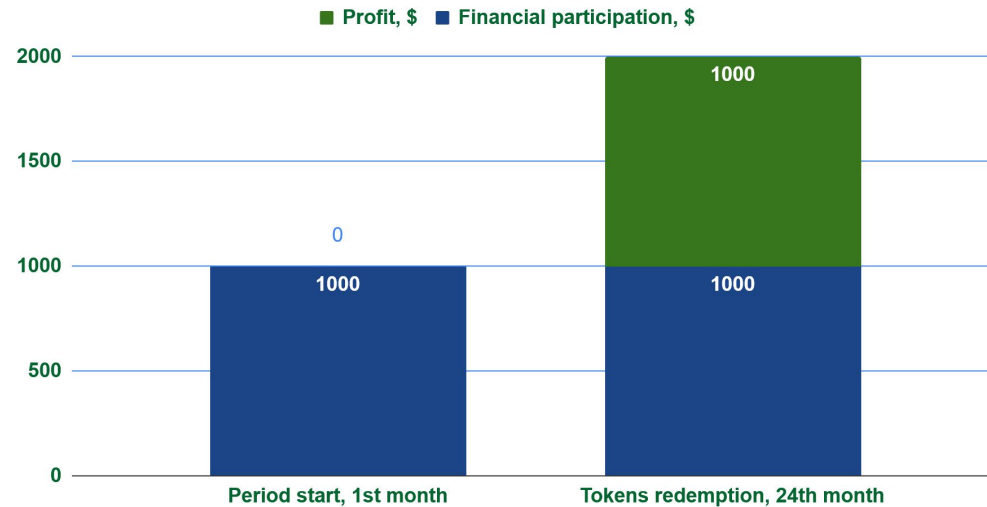
Total number of tokens



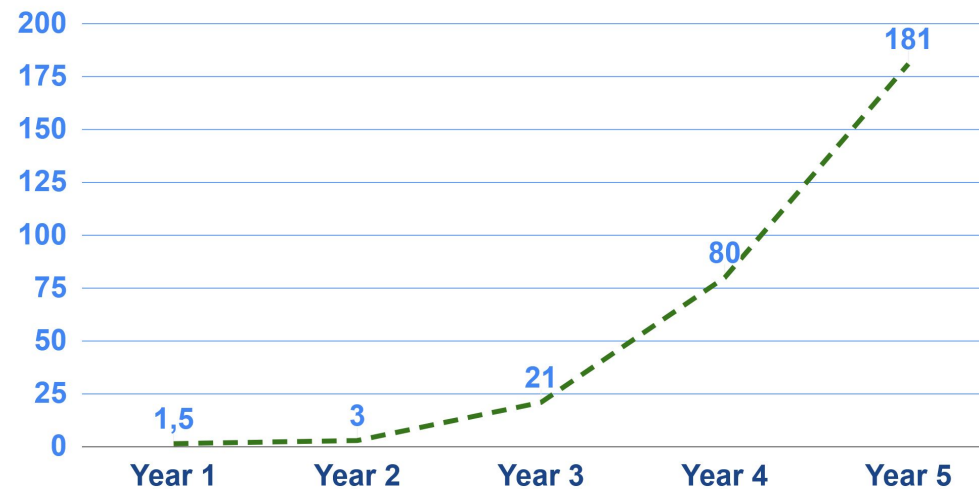
Total number of free tokens - only 500 pcs. \$1000 each



Financial participation and additional profit from 1 token



Project profitability for 5 years, mln. \$



INVESTMENT RETURN OPTIONS (TOKEN REDEMPTION)

01

The return of the cost of tokens with the declared yield (100%) occurs by writing off tokens from the token owner's account in the system at the specified time of token redemption and payment of funds.

02

At the specified token redemption time, the token owner can receive the amount of the declared income for the amount of tokens purchased, but not return the tokens.
Thus, the token owner can receive a constant income from the profits received by the project annually.

03

In the event that the owner of the tokens uses Electronic settlement and accounting unit of value (UV) provided to him as collateral for the acquired utility tokens, the owner of the tokens receives income in the amount of the acquired tokens, and the amount of the UV spent is deducted from the amount of the cost of the tokens, the investment in which must be returned.

04

Sale (transfer) of tokens, before the start of their redemption, to a new owner of the tokens not at par value, but at the market value of the tokens.



ADVANTAGES, BENEFITS, GUARANTEES, OPPORTUNITIES

1. Small initial amount of entry into the project. Form of contribution in fiat or cryptocurrency.
2. High percentage of overall technical readiness of the project (90%).
3. Short project launch period (9 months).
4. High return on initial investment (100%).
5. Possibility of early return of investments.
6. Priority in return of investments. The profit received is primarily directed towards return.
7. Availability of a guarantee security offer for investments.
8. Flexible options for further cooperation on invested amounts.
9. Registered utility tokens can be sold to other persons at market value.
10. Extremely high capitalization, rapid growth of the asset market value up to 10 times.
11. No need to participate in the project.
12. Possibility of receiving permanent passive income.
13. Legal investments, legal income, no corruption, no ban for civil servants.
14. Transparent investments in modern, innovative technologies are at the top of industry transformation.

All these factors make the project profitable and attractive for investors.

More than 100 communities at the local, district, and regional levels, with a total of 6,000,000 residents, have confirmed their interest in implementing the project. The idea of the project is supported by the Ministry of Reintegration.



STAGES OF THE ISSUE PROSPECTUS



DAY 1

Publishing a message on the mirimc.com website about the Token Placement Decision. Start of the competition for accepting applications for reserving the tokens of the issue.



DAY 21

Start of token placement. Conclusion of agreements on token acquisition, according to the received applications.



DAY 201

The end of the token placement is the 180th day from the start of the placement.



DAY 745

Compiling a List of Token Owners for their redemption.



DAY 749

Compilation of a List of owners and/or nominal owners of tokens for their redemption.



DAY 751

The issuer transfers the necessary funds to the accounts of persons authorized to receive the repayment amounts for tokens.



FINAL

Tokens are written off from personal accounts when tokens are redeemed and when coupon income is paid.



HOW IT ALL WORKS, IN SIMPLE WORDS

- 

From the moment the Issuer makes a decision to issue tokens, a Competition begins to accept applications for the reservation of tokens for the purpose of their acquisition by potential financial participants.

- 

21 days after the start of the Competition, the placement of tokens begins. (The start of the Token Acquisition Agreements begins only after all tokens of the issue are reserved).

- 

The token placement period lasts for another 180 days. During this time, new requests for the acquisition (reservation) of tokens may be received. All requests are processed in the order of receipt.

- 

The placement ends in 180 days or immediately after all tokens of the issue have been placed. After that, it is impossible to purchase tokens from the Issuer. It is possible to purchase them from the Token Owners.

- 

After 724 days from the start of the token placement, the Issuer compiles a list of actual token Owners to prepare for the redemption of tokens.

- 


On day 730, the Issuer returns to the Token Owners the amount of the token value and the amount of additional income in the form of interest in accordance with the terms of the Prospectus.

- 


After all payments to Token Owners have been made, the Issuer writes off (redeems) tokens from the personal accounts of Token Owners in the Depository Center.



UNIQUE PROJECT TOKENS


Barcode ⓘ

A01-0000002

Barcode status ⓘ
busy ▾

QR code ⓘ


Currency ⓘ
US dollar USD

Number
1

Barcode (own, binding) ⓘ

A01-0000002 busy

Nominal price of token ⓘ
1000.00

Number of lots ⓘ
1

Deponent ⓘ
Demo User +380501234567 test_08@mirimc.com

The nominal owner of the asset ⓘ
☒

Accounting and storage of tokens in the Depository Center

Each project token is unique (NFT), has its own barcode and QR code with a link to the token record in the Issuer's Depository Center.

The Depository Center stores information about tokens and their owners (Depositors).
The entire accounting process is automated.
Organized using blockchain technology.
The token can be sold to a new owner.
The information in the Depository Center will be changed about this.
The token owner has access to his account in the Center. Can receive an extract from the Depository Center about the tokens he owns.

**Example taken from the Platform's own Depository Center.*



TOKEN PROPERTIES

1. Utility (grant the right to access a service/product and reward)
2. Secured (have collateral in another form for the amount of the contribution)
3. Corporate (enterprise tokens)
4. Non-convertible (not subject to exchange for shares)
5. Non-fungible (unique, cannot be exchanged for other tokens)
6. Coupon, interest (provide for interest payment)
7. Uncertificated (do not have mandatory paper form)
8. Registered (indicating the name/title of the owner)
9. With mandatory centralized storage (in the issuer's depository)
10. No early redemption (no early return by the Owner)
11. With the right of redemption (with the right of early redemption by the Issuer).

Tokens cannot be subject to encumbrance, foreclosure or collateral (secured assets).

Tokens can be:

1. A valuable gift to a respected person
2. Sold on the off-exchange market
3. Asset diversification option
4. A source of passive income.



HOW TO JOIN THE MEMBERSHIP

Financial participants of the project can be individuals and legal entities of any form of ownership.

The form of financial contribution in the form of fiat or cryptocurrency.

If you are interested in participating in the project, namely, purchasing tokens and making a contribution to the common cause, fill out the booking form [here](#).

Applications are satisfied in the order they are received.



QR code of the page with the token booking form.

1

Fill out the booking form for the required number of tokens

2

Conclude an agreement on the acquisition of utility tokens. Buy tokens

3

The number of purchased tokens is recorded in the personal account.

4

The system's depository records the number of tokens purchased and their owner.

5

The token owner is provided with a security deposit* in the form of UV on the account in the ecosystem

6

If necessary, access to information on the stages of work on the project is provided.

***Security:** accrual of Electronic Settlement and Accounting Units (UV) on value of acquired tokens, which can be used for mutual settlements in the ecosystem.

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

PROJECT BUSINESS IDEA DESCRIPTION

Simple solutions to complex problems



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 electronic platform-ecosystem that will unite:



**Internal resources
of the community
and each
individual**



**Local information
and marketing
centers**



**An alternative
payment system*
that complements
the monetary
system**



**Passive income
and sustainable
development for
everyone**

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



ELECTRONIC PLATFORM-ECOSYSTEM

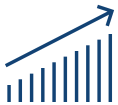
It has significant features:



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



Instant crediting of funds without intermediaries



Payments, loans, conversion without commissions and without collateral



Conducting international settlements in national currency analogues (UV)



Selling what you have



Buying what you need



Establishment of a network of local and international representative offices



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.



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

129

states

70%

all Fortune 500 companies

8/10

media companies

65%

from all firms on the New York
Stock Exchange



WHAT THE MEDIA SAYS



Businesses use the new system to save cash.



Business owners aim to become recession-proof by offsetting their existing expenses against new sales.



The company also benefits by having their products distributed to new markets.



Companies find new ways to balance their books and improve their profit margins.



...helps businesses turn under-utilized capacity and unsold time into extra revenue.



...non-cash trade grows as markets crumble.



Organizations have used this technique to pull off big cash-saving plays.



...keep your cash in the bank and still buy what you need...



...and it has been an excellent way for business owners to keep cash in their pocket while being able to provide the same facilities to their staff as before.

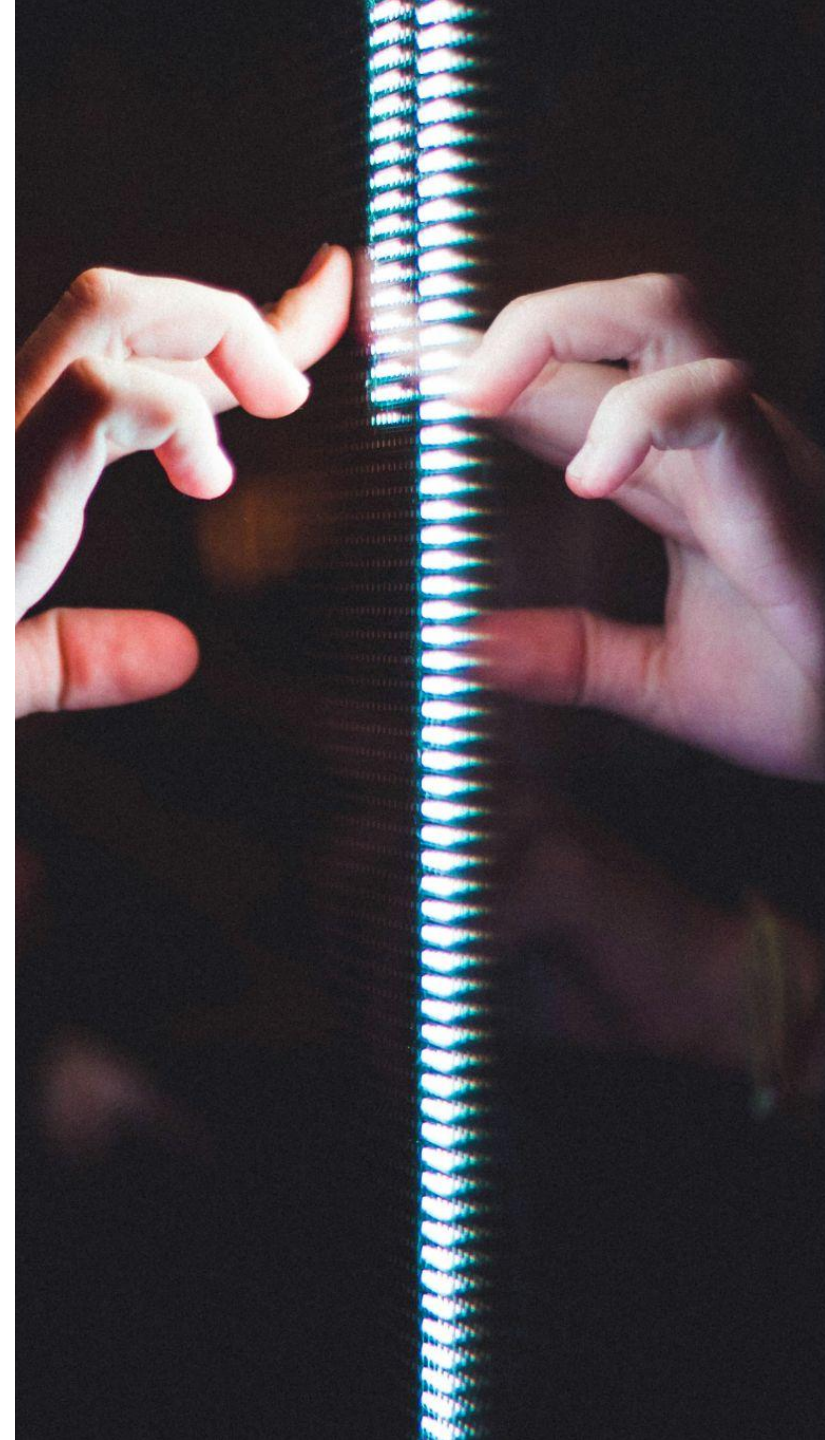


Microfinance gets a boost through non-cash trade.

WHY DOES BUSINESS EXCHANGE?

Experienced participants in economic relations in the business sphere use barter, and here's why:

- 1 To save money
- 2 Paying with your products is more profitable than using money
- 3 To increase sales volume
- 4 To increase (or maintain) market share
- 5 To improve liquidity
- 6 To get rid of “bad” debts
- 7 To obtain interest-free loans
- 8 To load idle capacities



PROBLEMS OF BARTER OPERATIONS

Despite the benefits of barter, there are a number of conditions that limit the use of barter transactions as a primary method for achieving financial and economic goals.

1

You want something from someone, but they don't need anything from you.

2

You want more from another business than it wants from yours.

3

There are things that are difficult to evaluate as goods or services

4

You want the product now, but can provide something in return later.

5

You may not have a direct relationship with the seller.

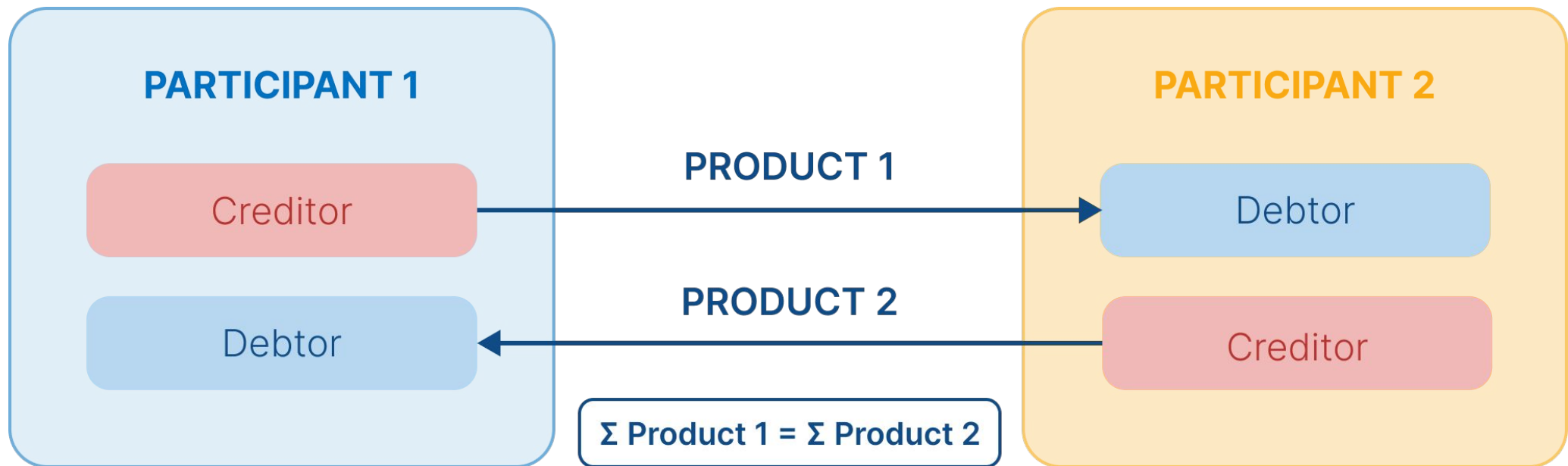
6

It is difficult to find a seller who will agree to a direct exchange with you.

MULTILATERAL EXCHANGE IS NOT BARTER

Barter has a clear legal definition, which states that the value of the assets being exchanged must necessarily be the same.

In other words, if you give away something worth \$100, you must receive something worth \$100 in return. Otherwise, it is not barter..



With a multilateral exchange and accounting system, everything is much simpler.

MULTILATERAL EXCHANGE THROUGH UNITS OF VALUE

- We all constantly have to buy something from each other and sell something to each other (exchange).
- In order to produce and sell commercial products, enterprises need to purchase raw materials for production.
- The same participant in the exchange, depending on the situation, is a Creditor when he gives what others need, and a Debtor when he receives what he needs.
- The use of universally recognized "**Units of Value**" (**UV**, "**free money**") in the community makes all assets more liquid (able to be exchanged easily and quickly).
- When such an intermediate exchange accounting agent appears, and a system of accounting for transactions between participants exists, then each transaction becomes legally complete.
- This means that when buying something from someone, the buyer immediately pays the seller in generally recognized accounting units of value (**UV**), which the seller can spend whenever he wants, buying what he needs from other participants in the system.
- ▼ The circulation of generally recognized **Units of Value (UV)** is supported by an agreement on mutual settlements between all participants in the System.



WORLD PRACTICE AND PROSPECTS

Everyone knows the largest payment systems through which participants in international trade make payments to each other for goods, services, investments and other cross-border transactions:

- **SWIFT** — a global financial messaging system used by banks around the world.
- **CHIPS (US), TARGET2 (EU)** — settlement systems in dollars and euros respectively.
- **CIPS (China)** — SWIFT alternative for yuan payments.

In the context of sanctions or geopolitical restrictions, states are looking for alternatives to SWIFT and the dollar. For example, settlements in national currencies, barter schemes, cryptocurrencies or even blockchain platforms for settlements.

Another alternative is CBDC - Central Bank Digital Currencies.

The key players and “**pioneers**” of the CBDC market are::

- **e-CNY (Digital Yuan)**: Piloted by China in Cross-Border Settlements
- **Sand Dollar** - digital currency of the Bahamas (one of the largest “offshore” states in the Western Hemisphere)
- **eNaira**: a digital analogue of the Nigerian national currency, designed to help the population and authorities reduce the negative effects of hyperinflation, stabilize the economy and simplify settlements between citizens, with businesses and the state.

POTENTIAL OF ALTERNATIVE PAYMENT SYSTEMS

Based on the official data of the “**pioneers**” on the number of CBDCs in circulation and the growth of transactions, one can estimate the potential and gigantic market volumes that are characteristic of new alternative payment systems..

CBDCs in circulation

Total SandDollar in circulation

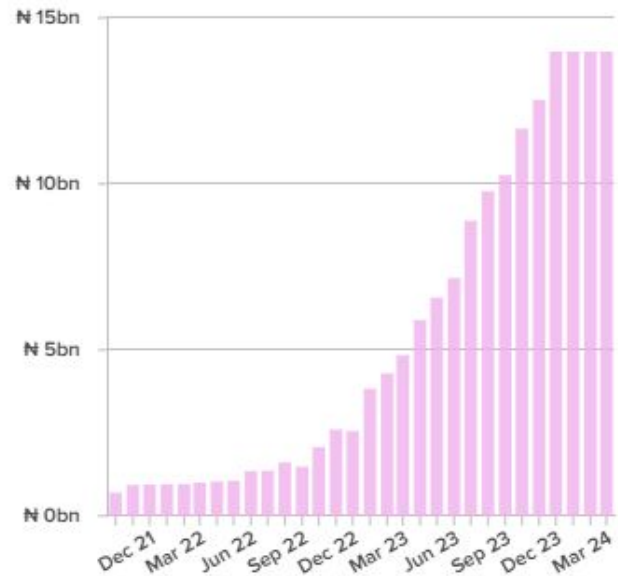
From 2022-2024 (in millions)



Source: [Central Bank of Bahamas](#)

Total eNaira in circulation

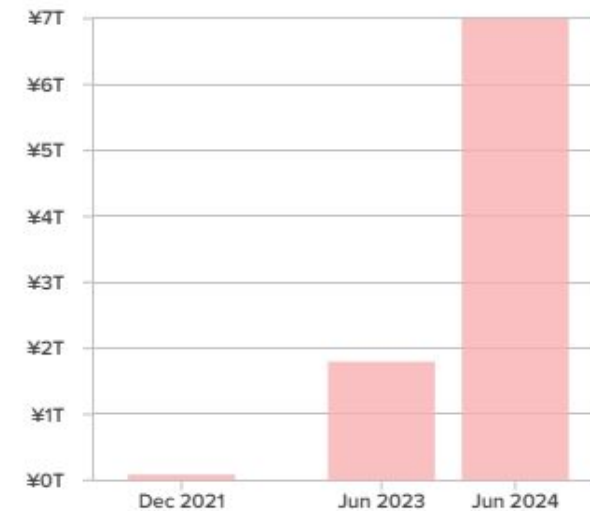
From 2021-2024 (in billions)



Source: [Central Bank of Nigeria](#)

e-CNY transaction volume quadruples since 2023

Total transaction volumes to date



Source: [People's Bank of China](#) • PBoC did not release official data in 2022

KEY DATA AND CONCLUSIONS

134

Countries and currency unions representing 98% of global GDP are actively exploring or developing CBDCs.

65

Countries are in the development, piloting, or have already launched their digital currencies.

20

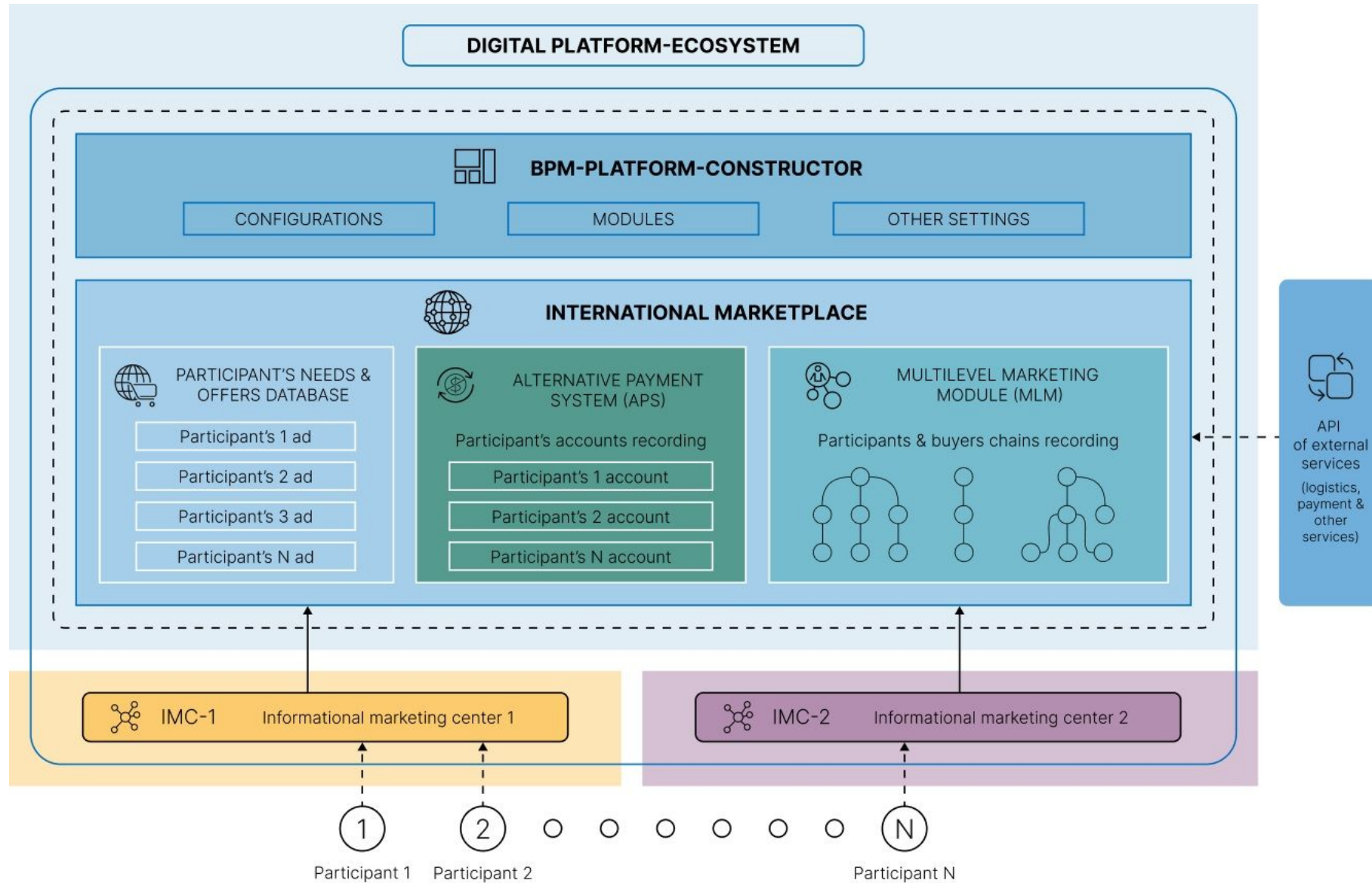
G20 countries are researching or testing CBDCs, including Brazil, Japan, India, Australia, Russia and Turkey.

3

Countries have fully launched their CBDCs: Bahamas (Sand Dollar), Jamaica (Jam-Dex) and Nigeria (eNaira).

- China is leading the way in implementing the digital yuan (e-CNY), actively participating in international projects such as mBridge.
- EU to develop digital euro, with launch likely in 2025.
- The US has yet to decide on launching a digital dollar, despite active research. But from March 2025, they decided to form a strategic reserve in bitcoins.

PLATFORM-ECOSYSTEM ARCHITECTURE



TRADING PLATFORM – WORK SCHEME



The goal of marketing is to make sales and supply efforts unnecessary.

Demand for what you have.

Supply what you need.



HOW DOES AN ECOSYSTEM WORK?

- 1** Each community registers an electronic local representative office (IMC) on the marketplace.
- 2** 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.
- 3** 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
- 4** 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.
- 7** The order is sent by the seller. Received by the buyer.
- 8** The transaction is automatically closed when the customer-buyer receives the goods or services.

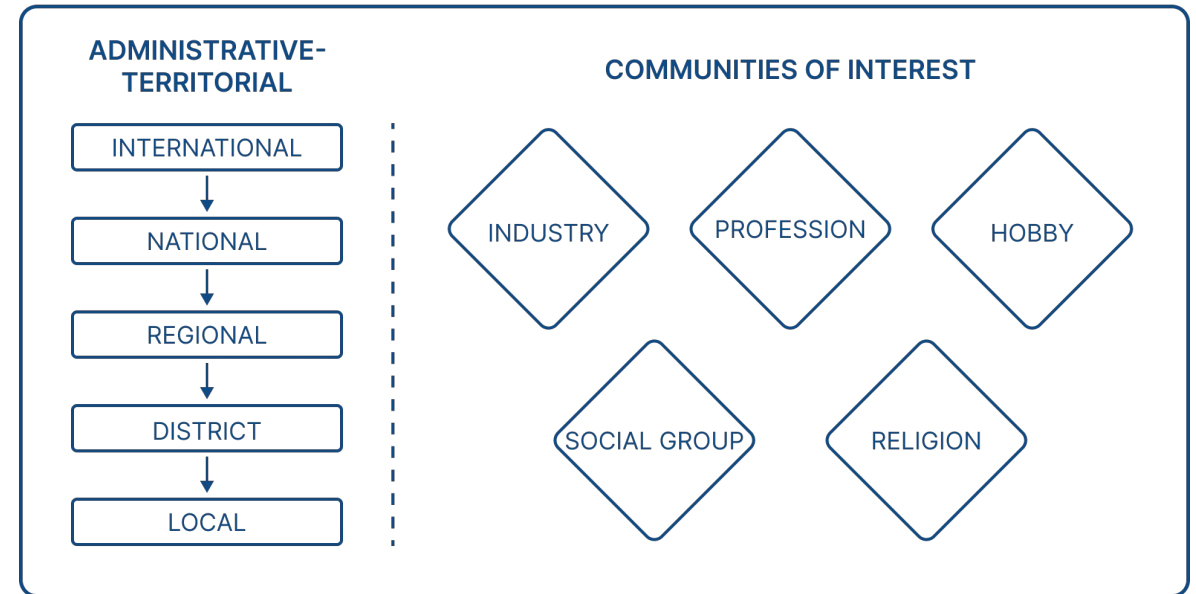


REGISTRATION OF LOCAL REPRESENTATIVE OFFICE OF I&R IMC

New Local Representative Office (LRO):

- 1 Through the website of the I&R IMC submits an application for opening a LRO of the I&R IMC.
- 2 The system organizer reviews the application and issues a special LRO questionnaire.
- 3 The applicant fills out the form and returns it to the organizer of the I&R IMC.
- 4 If the application is approved, the new LRO pays a license fee.
- 5 The organizer registers a new LRO in the system and transfers access codes for servicing the LRO to the applicant-controller. The new LRO automatically appears in the list of I&R IMC representative offices.
- 6 The applicant-controller can organize the work of his LRO and serve the participants registering in his LRO.
- 7 An LRO may have a manager and operators. An LRO may be organized both online and offline with a physical presence on the territory of its location.
- 8 The majority of the remuneration received for organizing the work of the representative office and servicing the members of the LRO also goes to the LRO.

OPTIONS LRO IMSS



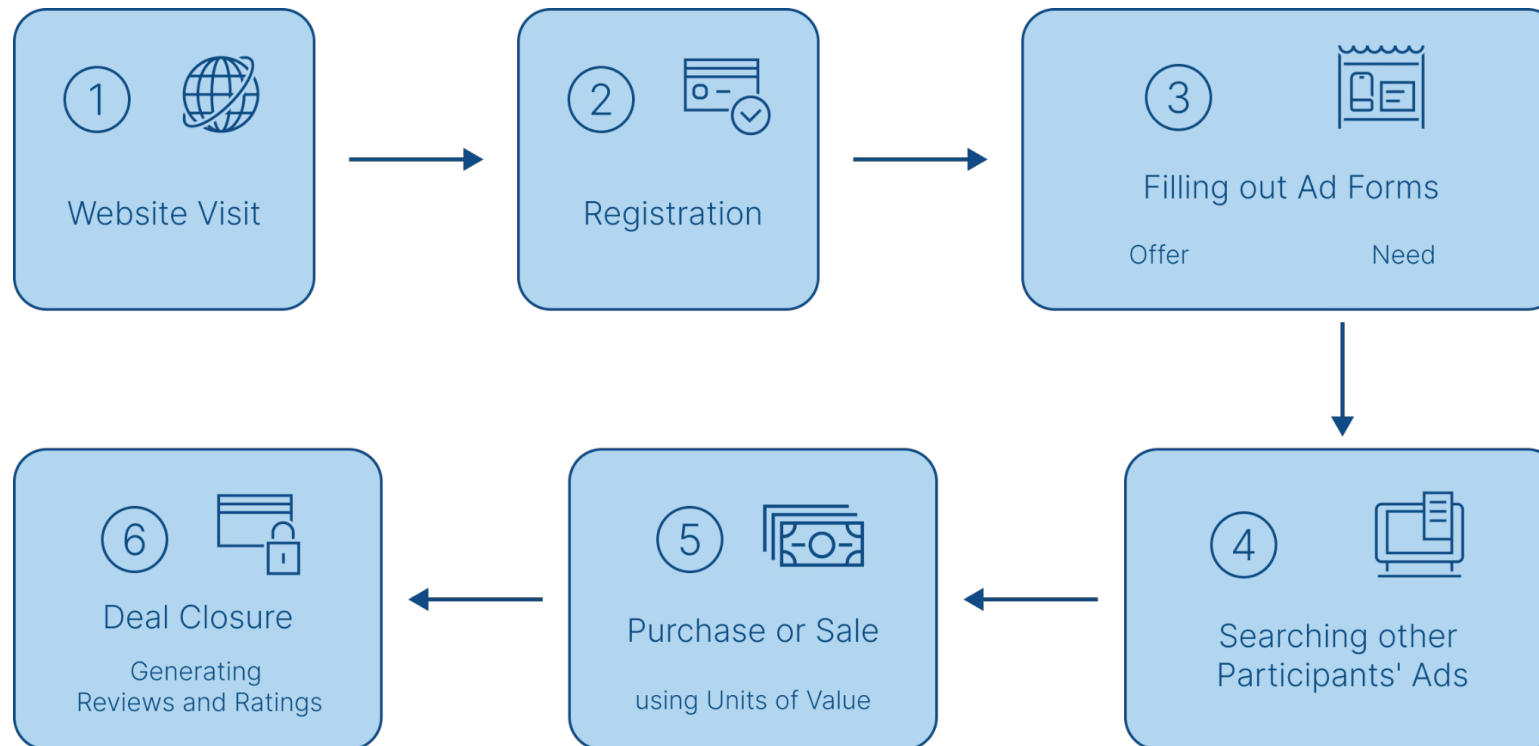
The diagram above shows the principles of LRO formation in the I&R IMC:

- vertically subordinate - according to the principle of administrative-territorial division of LRO into levels;
- horizontal - based on the principle of forming LROs into communities of interest.

The I&R IMC generally takes into account both options and is a mixed system.

PROCEDURE FOR REGISTRATION AND WORK IN THE I&R IMC

New participant:



Each participant in the system publishes not only what they offer, but also what they need. All participants do this.

Once the ads are published, the participant's account is activated for making settlements and receiving payments.

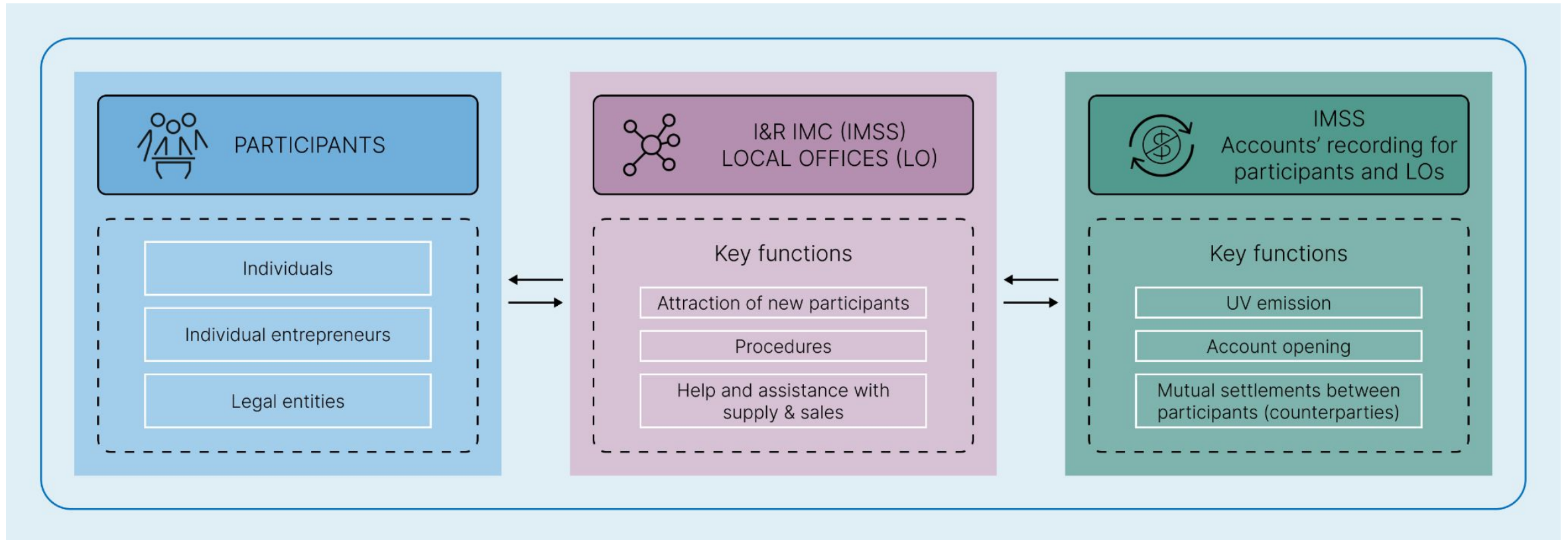
At the time of confirmation of the purchase order, a smart contract is generated (including with a trusted external source). The contract execution control procedure is launched.

Counterparties or an external source (logistics, postal company) inform the system about the delivery of the goods. The system automatically makes funds available in the seller's account.

For the buyer and seller, the deal is considered legally completed.

I&R IMC: TWO-LEVEL MODEL OF FUNCTIONING

And three roles of the system participants.



UNIQUENESS OF THE ECOSYSTEM

Own No-code 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.

ADVANTAGES OF ECOSYSTEM

Technological solutions and system adaptation capabilities:



Flexible



No-code platform



Easily customizable



Safe



Create own currencies and units of value



International



Decentralized



Distribution



Scalable



Multicurrency



Quickly adaptable



Integrable with other services



Moneyless



Socially oriented



International settlements in UV of the national currencies



Easy to use



Independent



No commissions, interest, collateral



In the legal field



Physically measurable units of value



EXPLAINING THE ADVANTAGES OF ECOSYSTEM

Flexible – can take into account various interaction options.

No-code platform – making changes does not require programmers to change the program code.

Easily customizable – to make changes, simple solutions and algorithms have been implemented in a human-readable language.

Quickly adaptable – the speed of making changes or adjustments is measured in minutes or hours, not days or months.

Easy to use – developed in accordance with existing simple practices that do not require new skills.

Safe – has no connection with fiat means of payment; represents an alternative payment system in crisis situations.

International – supports various interface languages; organized according to the principle of having local representative offices.

Decentralized – can work independently in a single community, as well as integrate into a common database.

Distribution – remuneration for services is distributed among the LRO and can be used in local communities.

Socially oriented – involves risk groups in interaction; care for those in need; solving social issues of local communities.

Scalable – experience and functions are easily transferred and expanded to new territories or communities without any modifications.

Integrable with other services – contains technology for exchanging data with other services both for reception and transmission.

Multicurrency – allows to use all existing fiat currencies, cryptocurrencies, any units of value.

Moneyless – provides for the accounting and exchange of goods without the use of official national or foreign currencies.

Create own currencies and units of value – allows to create own units of value that are accepted in the community..

International settlements in UV of the national currencies – international settlements are carried out in equivalents of the buyer's national currency, while the seller receives the equivalent of his national currency. No additional actions or costs for conversion.

Physically measurable units of value – allows to keep records and settlements in any stable, physically measurable units. For example, kilowatt-hour; cubic meter of gas; barrel of oil; man-hour, etc.

No commissions, interest, collateral – neither the buyer nor the seller pays a commission at the time of the transaction; there is no interest on the loan; no collateral is required to obtain a loan.

In the legal field – the rules of organization and operation of the system take into account the current legislation; do not call for or lead to its violation.

Independent – the system is organized and functions on the basis of a public economy, a voluntary association of participants based on the principle of cooperation and mutual assistance, satisfaction of the economic, social and cultural interests of the parties. It is not subject to influence, control or management by government agencies.



ALTERNATIVE PAYMENT SYSTEM (APS)



APS:

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

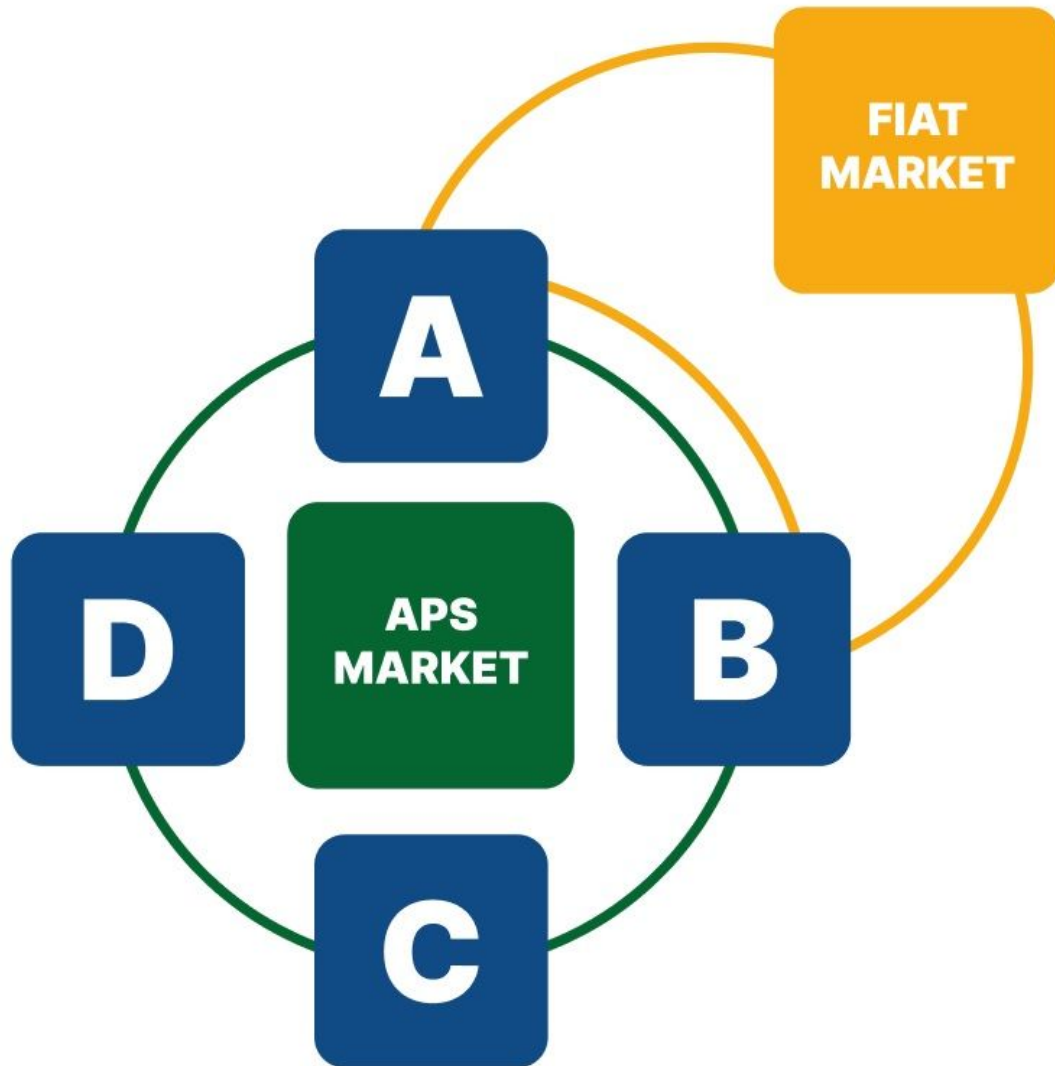


UV:

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



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 Units of value (UV) 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 Accounting and settlement units of value (UV) a cryptocurrency?

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

Where will ecosystem participants get UVs?

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

«G-“M”-G’» (goods - “money” (UV) - goods stroke).

Is this a direct barter?

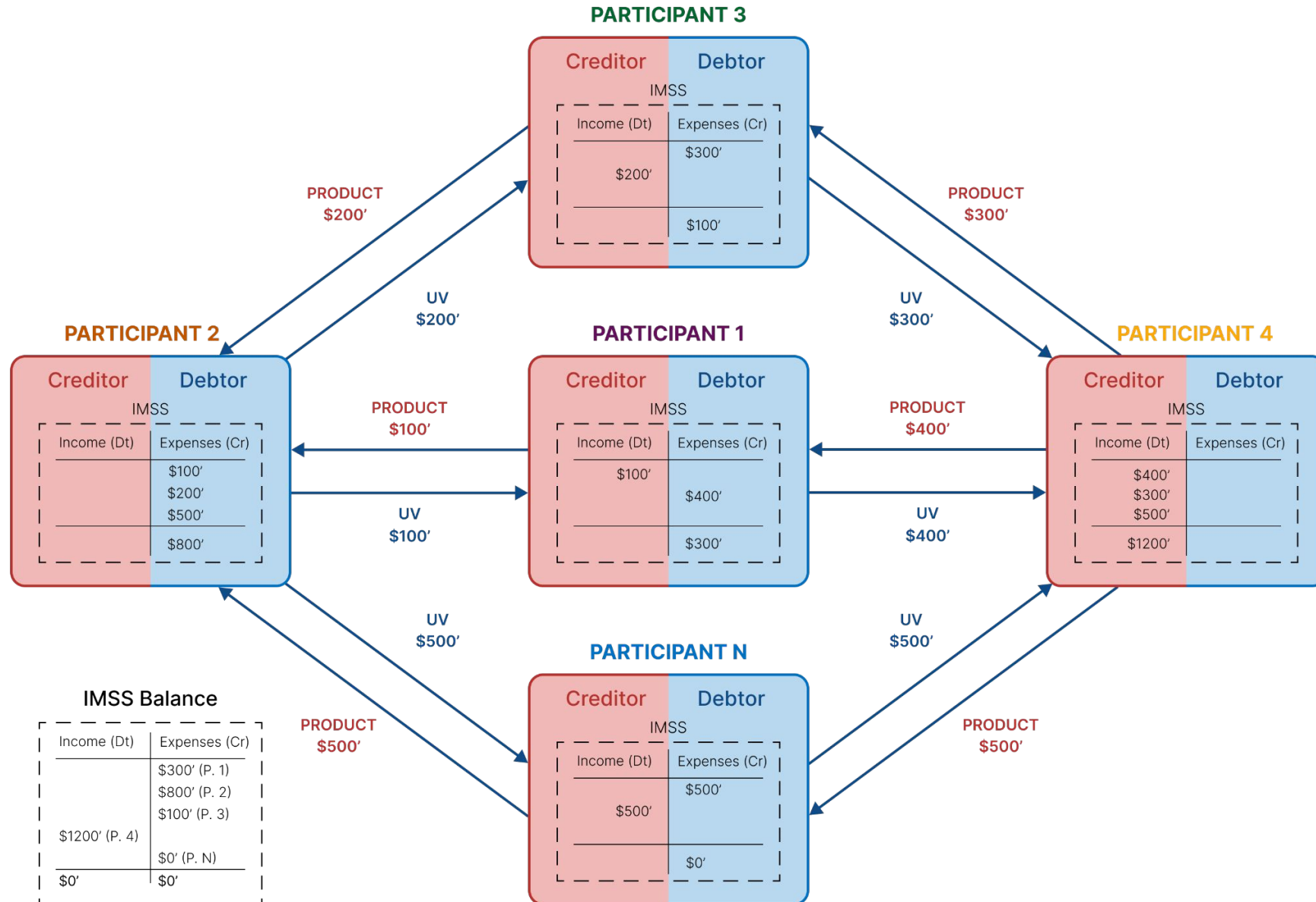
No. It is a multilateral exchange.

Commodity-based UVs 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 (IMSS) FUNCTIONING CHART



HOW ECOSYSTEM I&R IMC CAN HELP YOU

I&R IMC can turn what you have into what you need!

YOU HAVE:

- unpaid debts
- empty premises
- free warehouse space
- new product for testing
- perishable goods
- vacant hotel rooms
- unsold tickets
- vacant advertising space
- low liquidity assets
- surplus products
- free working time
- idle equipment



YOU NEED:

- buy with a discount of up to 100%
- repay debts
- increase advertising space
- expand distribution channels
- make more sales
- attract new clients
- reduce expenses
- increase capital
- increase turnover
- increase profit
- get rid of overstocking
- encourage employees
- increase social standards
- get quick income for new sales
- strengthen your business during a crisis
- save money
- get more orders



I&R IMC MISSION

**The I&R IMC reduces cash costs by replacing them with
multilateral exchange transactions.**

1. Few businesses operate at 100% capacity.
2. Downtime during business hours, unoccupied hotel rooms, unsold tickets, empty advertising space, rapidly depreciating assets, goods with expiring shelf life and overproduction of unsold products - all this is lost profit that will never be compensated.

**The mission of I&R IMC is to transform lost profits into new
income and profit for you!**

EXAMPLES OF INDUSTRIES OF I&R IMC PARTICIPANTS

Business areas and their interaction:



Advertising



Agriculture



Mining industry



Manufacturing industry



Energy



Water supply



Trade



Construction



Repair



Транспорт



Catering



Communication



Real estate



Science



Administration



State administration



Education



Healthcare



Entertainment and recreation



Household



Ecology



Finance



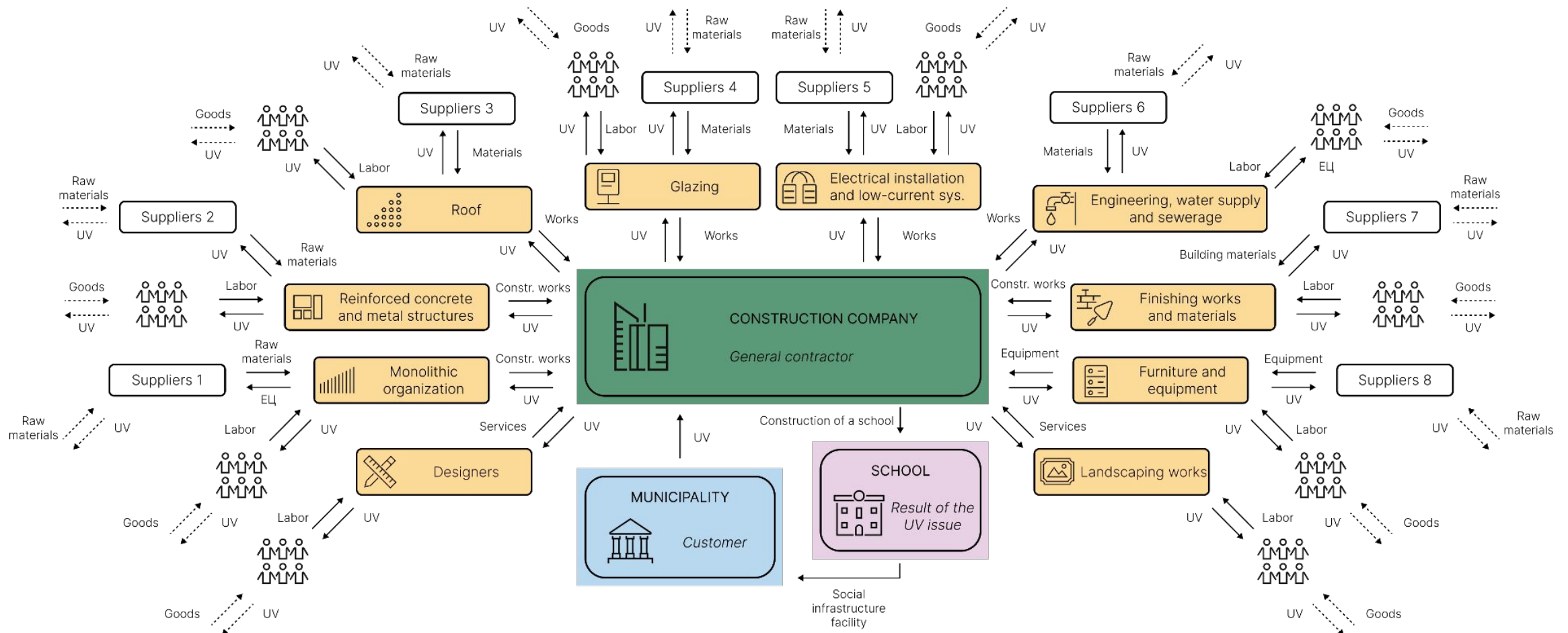
Extraterritorial activities

And many others...

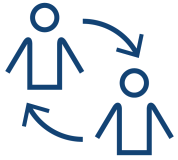


EXAMPLE OF A CONSTRUCTION CLUSTER

IMSS PARTICIPANTS



FEATURES OF APS



**Peer-to-peer (P2P)
technology**



**Payments from
anywhere in the
world**



Instant crediting



**Notifications about
transfers**



**Access from any
device**



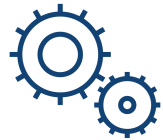
**Blockchain
technology**



Service 24/7/365



Cloud technologies



Flexible settings



Data encryption

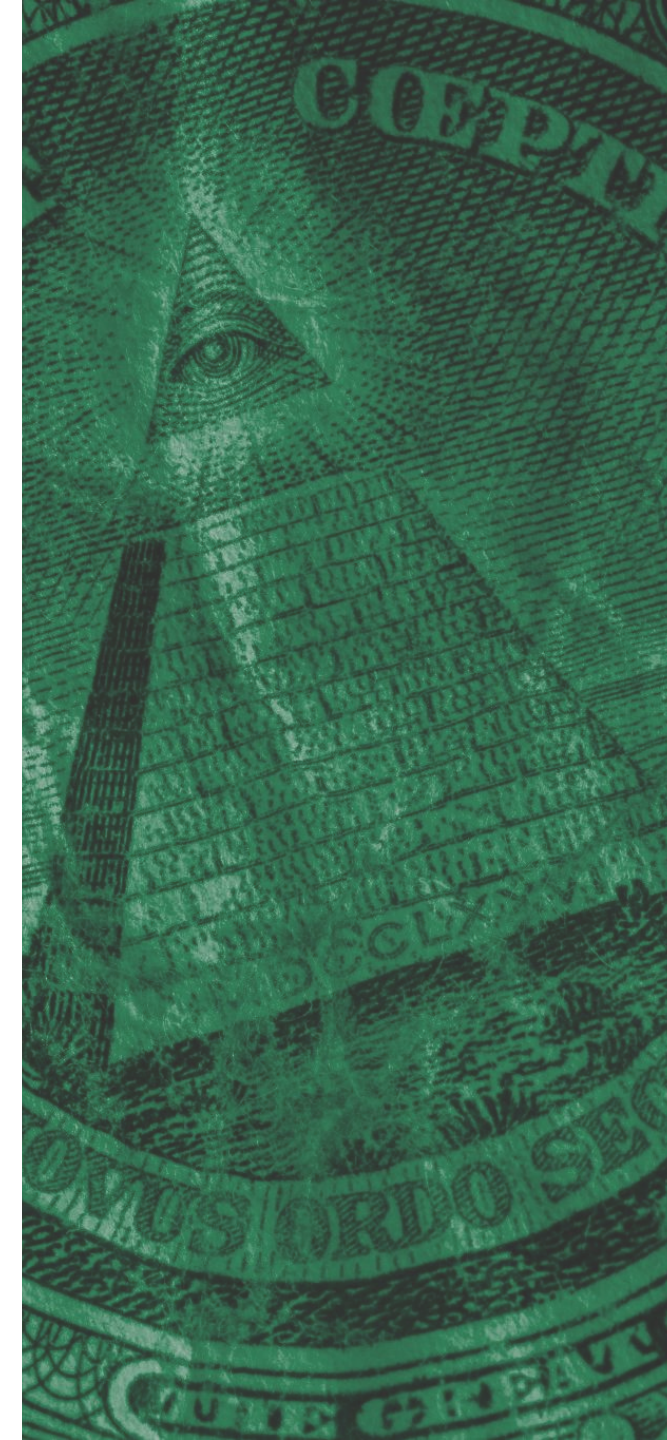
The APS was developed taking into account the recommendations of the UN for the financial sector, other international financial institutions, scientific and practical communities.



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

0

No investments, deposits, exchanges of modern fiat money to obtain Electronic accounting and settlement unit of value. 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 Electronic accounting and settlement unit of value occur instantly without charging additional commission percentages.

Security deposit

0

To obtain a loan in Electronic accounting and settlement unit of value, the collateral is not discounted, because no collateral is required. Each participant can use the loan automatically.

Interest rate

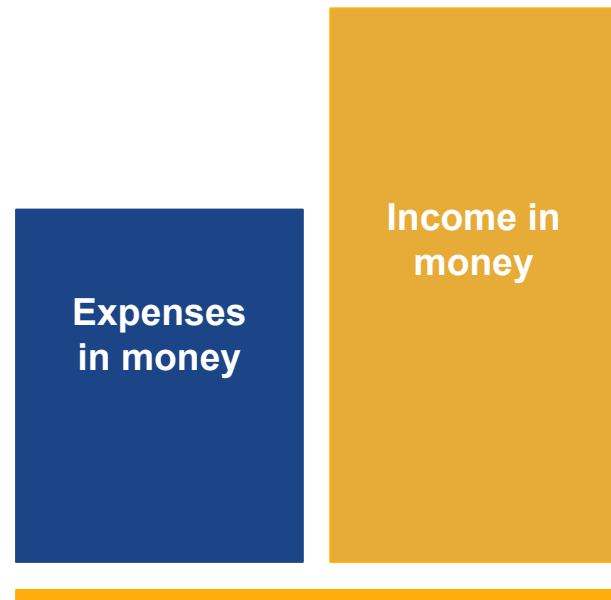
0%

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.

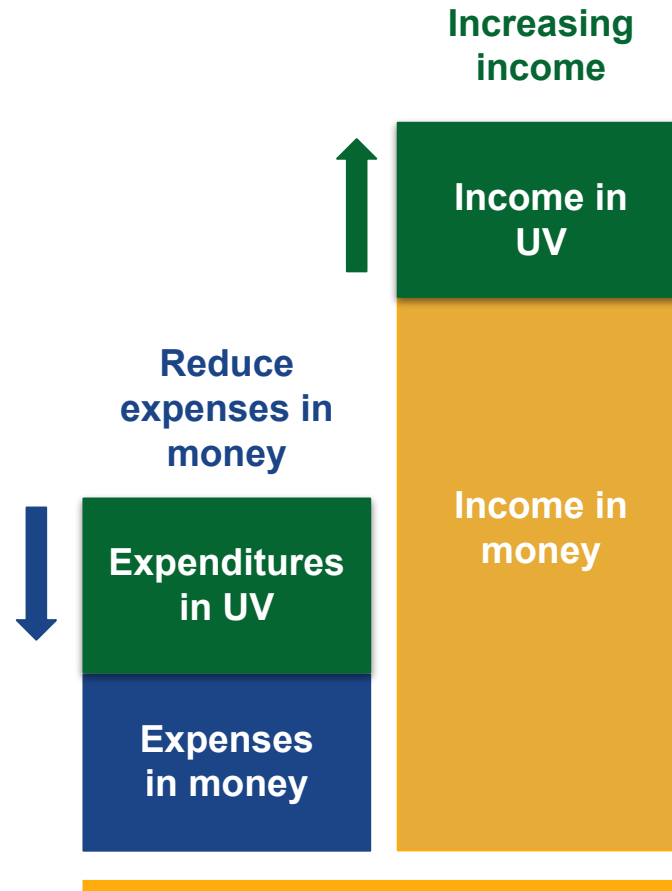
APS: INCREASE INCOME, REDUCE EXPENSES

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).

The principle of settlements through APS with the help of the UV can be described as "Saved = Earned"



Without APS



With APS

Make new sales to new customers with APS. Get UV

Pay for raw materials by UV. Maintain working capital

Keep old customers by selling to them for money

LOGIC OF BENEFITS FROM APS FOR ENTERPRISES

PRODUCTION CAPACITY

Volume of production per unit of time in quantitative terms

60%
loaded capacity

Regular clients and orders

40%
available capacity

I&R IMC ensures:

- Utilization of available capacity
- Attraction of new clients
- Increased enterprise profit

SALES PRICE FORMATION

Costs – Revenues per unit of product in monetary terms

20%
expenses
in money

- Cost price:
- Raw materials
 - Wages
 - Equipment, components
 - Interest to banks for using loans

40% expenses
via new sales

25%
payments
to the budget

VAT, fees and duties

15%
profit

Profitability,
ROI level,
added value

ECONOMIC EFFECT

Combined payment usage.
Saved means earned

Socially oriented business

Profit increase,
receiving necessary goods

Possibility to substitute
cash expenses with
new sales of own products

In order to save money on purchasing raw materials for production, as well as to increase production volumes, free capacities or part of finished products are used.

Replacing cash in circulation with a part of finished products or unused production capacities leads to increased profits; new orders; increases social responsibility.

“AS IS” VS “AS COULD BE”

Let's consider two models of enterprise operations: the first - as is; the second - as it can be with the APS, IMSS.

Let's assume that the enterprise sells 1000 units of products monthly at a cost of 1200 USD per unit.
The enterprise's income will be 1.2 million USD per month.

To carry out its business activities, the enterprise incurs expenses: mandatory payments (taxes and fees); expenses for payment of raw materials, goods, services; labor costs; as well as expenses for payment of interest on the attracted capital - (working capital).

VAT is defined as the amount of Income multiplied by 0.1667 (20% VAT).

Deductions for social events are defined as the amount of the payroll multiplied by 0.4 (40% of the payroll).

Expenses for raw materials (payment for goods) are taken conditionally 60% of the amount of Income (sales revenue) excluding VAT.

The tax and fee refund is determined as the amount of raw material costs multiplied by 0.1667 (VAT to be refunded).

The income tax is calculated by determining the enterprise's profit before tax multiplied by 0.1597 (rate of 19%). After that, the resulting amount of income tax is added to line 3006.

Thus, in the "As is" model, we obtain the enterprise's net profit for the month of USD 211,458.

In the "As can be" model, the enterprise, without disrupting its existing sales channels and financial flows, receives orders from new customers. These customers are provided to the enterprise by the I&R IMC. The enterprise also receives the raw materials, goods and services it needs for the production of its products through the I&R IMC. For products sold to new customers from the I&R IMC, the enterprise receives "accounting and settlement units of value" and uses them to settle accounts with suppliers of raw materials, goods and services through the IMSS (I&R IMC). Consequently, what the company previously spent money on is now compensated by additional sales.

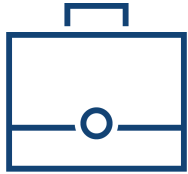
At the same time, labor costs remain unchanged; interest costs are absent (or significantly reduced); the company's profit increases. Deductions to the budget increase. And, most importantly, Net profit increases.

FINANCIAL AND ECONOMIC INDICATORS

Cashflow (1 month), USD

Expense item	Line code	As is	As could be with the IMSS		Ec. effect per month
		Regular customers	Regular customers	New clients from I&R IMC	
Cash receipts from sales of goods, works, services (USD) (1000 units of goods x 1200 USD/piece)	2000	1 200 000,00	1 200 000,00		
UV receipts from the sale of goods, works, services (UV) (+40% of the production volume, 400 units of goods x 1200 UV/piece)	2000			480 000,00	
Total income		1 200 000,00	1 200 000,00	480 000,00	
Tax and fee obligations, incl.	3115	320 227,00	398 480,00		
VAT, 20% + income tax, 19%	3006	240 227,00	318 480,00		
deductions for social events (40% of the payroll)	3110	80 000,00	80 000,00		
Refund of taxes and fees	3005	91 685,00	91 685,00		
Expenses for payment: goods (works, services)	3100	550 000,00	70 000,00		
labor (wage fund)	3105	200 000,00	200 000,00		
Interest on the loan (20% per annum)	3390	10 000,00	0,00		
Total expenses		988 542,00	576 795,00		
Net Cash Flow / Net Income (код 3400=2000-3115+3005-3100-3105-3390)	3400	211 458,00	623 205,00		411 747,00

TARGET AUDIENCE AND POTENTIAL PARTICIPANTS



Enterprises

Large, medium, small businesses all buy something to produce something. The system helps to find and connect mutually interested parties.



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. Comply with social standards.



WHAT IS TRANSFORMING IN THE BANKING SECTOR

Commercial banks are being transformed into Information and Marketing Centers!

AS IS:

- work through payment systems
- attracting borrowed funds
- expenses on the refinancing rate
- work with a loan portfolio
- restrictions, limits, balance control
- opening financial accounts
- servicing financial accounts
- servicing deposits
- currency exchange
- assessment of collateral
- issuing loans
- commission for issuing loans
- commission for SCS
- commission for currency exchange
- loan interest on loans
- security, financial monitoring
- problems with non-repayment of loans
- litigation
- and other financial transactions.



HOW IT WILL BE:

- work with ecosystems and marketplaces
- assistance in registering participants
- assistance in marketing clients' products
- assistance in purchasing raw materials for clients
- assessing the client's potential
- changing the size of the "credit" line
- accounting units are generated in the required volume
- remuneration for assistance
- borrowed funds are not needed
- no refinancing rate costs
- arbitration
- security
- commission for SCS - 0
- commission for issuing a loan - 0
- commission for currency exchange - 0
- collateral - 0
- loan interest on loans - 0.



WHAT IS TRANSFORMING IN THE INSURANCE BUSINESS

Insurer - IMSS authorized expert. 100% compensation for damage at market prices!

AS IS:

- search for policyholders
- formation of competitive insurance premiums (tariffs)
- balancing between incoming premiums and insurance compensation (actuarial stability)
- reinsurance costs
- assessment of insurance damage
- time gap between an insurance event and payment of compensation
- disputed amount of assessed damage
- difference between the amount reimbursed and the actual costs of compensation
- bankruptcy, in case of excess compensation over premiums.



HOW IT WILL BE:

- policyholders are interested in the insurer and contact it themselves
- the insurance premium is not connected with compensation in any way - now it is the net income of the insurer
- actuarial stability is not needed for IMSS
- no need for reinsurance
- compensation for insurance damage at current market prices
- assistance in finding a new object of compensation through the ecosystem marketplace
- expert confirmation in IMSS (bank) on the amount of compensation corresponding to the new object
- instant compensation for insurance damage in the amount of actual costs corresponding to the cost of the new object.



WHAT IS TRANSFORMED FOR THE CITIZENS

Access to funds for payment here and now! No need to accumulate funds for a long time.

AS IS:

- work where they pay
- access to benefits in the amount of wages
- need to save for large purchases
- deferred results until the moment of accumulation and purchase
- loans, collateral, interest on loans
- risks of loss of collateral
- bankruptcy, in case of insolvency
- social vulnerability
- exclusion from interaction of those in need of help.



HOW IT WILL BE:

- creating what you can, what you like, what is in demand by society
- quick access to the necessary funds for payment through the IMSS
- the ability to purchase what you need in the ecosystem marketplace, here and now
- no need for long-term accumulation
- no need for collateral
- no loan interest
- involvement of all categories of the population
- social care for those in need
- open opportunities for self-realization, development, growth of well-being of everyone.



WHAT IS TRANSFORMED FOR PRODUCTION

Loading of free capacities. New sales to solvent clients!

AS IS:

- need for finance to organize a business
- search for clients for orders
- deficit of working capital
- high interest rates on loans
- unused capacities, equipment and labor downtime
- expenses that will never be compensated
- additional expenses on advertising and promotion, search for new clients
- need to modernize production
- search for sources of financing
- need to preserve and retain labor force
- risks of bankruptcy.



HOW IT WILL BE:

- IMSS is a source of investment for organizing a business here and now
- the marketplace provides new solvent clients
- new orders
- long-term planning of production volumes
- maximum utilization of production capacities
- access to interest-free means of payment
- timely modernization of production
- reduction of expenses in cash with the help of IMSS
- payment for raw materials and materials with new sales
- increase in income
- preservation of jobs
- preservation of business
- increase in profits.



WHAT IS TRANSFORMING FOR AGRATORS

Equipment, machinery, chemicals, fuels and lubricants, seeds, warehouses through exchange!

AS IS:

- shortage of working capital
- not all land is cultivated
- uncultivated land is irretrievably lost profit
- low profitability
- high interest rates on loans
- not everyone can get a loan
- need for highly liquid collateral to obtain a loan
- high level of discounting of collateral
- need for equipment and its repair
- search for technological solutions to maintain and increase crop yields
- need for fertilizer suppliers
- need for fuel and lubricant suppliers
- need for warehouse space
- need for sales markets.



HOW IT WILL BE:

- IMSS is a source of investment for agribusiness
- the marketplace provides new solvent clients
- mutual settlement with surplus crops or future harvests
- new sales, new clients
- expansion of cultivated land or livestock
- access to the necessary means of payment for the purchase of equipment, machinery, chemicals, seeds - everything that is needed
- means of payment without interest on loans
- instant payment to the supplier
- new equipment and technologies
- increased productivity
- increased profitability
- increased profitability.



WHAT IS TRANSFORMED FOR ENERGY GENERATION

Increased capacity and profitability! Generation in the required volumes without losses.

AS IS:

- demand for increased generation volumes
- lack of funding for modernization and creation of new generation facilities
- dependence on the financial system
- loss of undistributed energy - irretrievably lost profit
- accumulation of debt
- work with debtors
- irrecoverable debts
- lost profit.



HOW IT WILL BE:

- IMSS - sufficient funding for any modernization and new generation facilities
- availability of own system for recording value and settlements based on physically stable units - "energy money"
- the amount of energy produced is equal to that supplied to subscribers (without losses)
- availability of funds for creating an infrastructure for storing surplus generation
- absence of payment arrears
- significant increase in profitability and profitability.



WHAT IS TRANSFORMING FOR SCIENCE AND TECHNOLOGY

Funding scientific research! Direct interaction with business.

AS IS:

- science itself
- lack of funding
- not all areas of research have practical application
- lack of modern production base
- lack of equipment, laboratories, testing grounds
- low income level
- difficult to retain “bright minds”
- lag in technological development
- delayed development.



HOW IT WILL BE:

- open publication of scientific and technological capabilities; research topics; developments; applied proposals through the marketplace
- IMSS - sufficient funding for any research and exploration
- existence of a connection between science and business
- availability of a production base
- availability of funds for upgrading equipment, laboratories, testing grounds
- high income level of scientific workers
- attracting more “bright minds”
- impulses and incentives for new breakthrough technologies
- the role of science will receive a real assessment and recognition in society.



WHAT IS TRANSFORMED FOR GOVERNMENT BODIES

Implementation of all infrastructure and social programs! Preservation of sovereignty.

AS IS:

- inconsistency of programs for the socio-economic development of territories with state-guaranteed social norms
- deficit of financing
- life based on the principle of the subsistence minimum
- aging of public utilities and social infrastructure
- low role of local authorities in supporting, promoting, and developing local business
- loss of trust and coordinating function of management
- dependence on external borrowing
- weakening of the national currency, economy, and state
- risk of loss of sovereignty.



HOW IT WILL BE:

- IMSS - availability of a source of financing for all social standards and regulations
- transition to guaranteed lifelong income for each citizen
- significant increase in social standards
- formation of government orders for business
- balances and plans for industry development
- restoration of municipal and social infrastructure
- restoration of the leading coordinating role of local authorities
- independence from external borrowing
- stable means of payment, stable economy, strong state
- preservation of sovereignty
- increasing the state's rating on the world stage.



I&R IMC BENEFITS: FOR ENTERPRISES



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



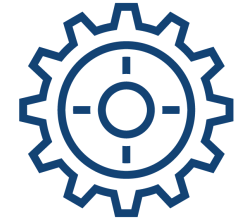
Marketing & sales

- Fast promotion of your products
- Minimization of efforts to sell goods and supply raw materials
- 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

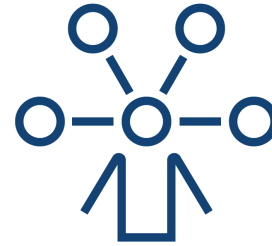
- Business and customer relationship management tool
- Savings on settlement and cash services
- Uninterrupted platform operation 24/7/365, constant online orders
- Automatic accounting of all sales and purchases
- Saving information on all sales and purchases

I&R IMC BENEFITS: FOR CITIZENS AND COMMUNITIES



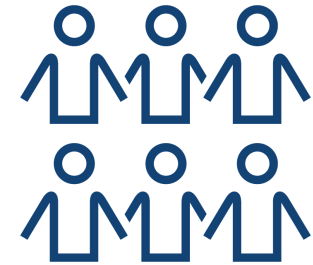
Economic

- The ability to exchange what you have for what you need (without spending money)
- Saving fiat money
- A tool for exchanging, interacting, satisfying urgent needs for certain goods without money



Personal

- A resource for self-realization for everyone
- Self-employment
- The opportunity to do what you like and have the opportunity to do, receiving a decent payment for it
- Getting a guaranteed permanent passive income
- Everyone's contribution matters



Social

- Allows to use hidden reserves of the community and improve the situation of everyone
- Involvement in interaction of vulnerable groups of the population, elderly people, risk groups, etc.
- Opportunity for everyone to feel their value for society and contribute to the development of society
- Interaction strengthens the community

I&R IMC BENEFITS: FOR THE STATE AND GOVERNMENT



Economic

- Access to fast, interest-free means of payment. Possibility of receiving them here and now
- No commissions, interest, collateral, government or foreign loans
- Stimulating the production of local manufacturers without attracting loans, credits, investments
- Stimulating the development of the real sector of the economy



Financial

- Own source of financing of local and state programs and projects
- Reduction of local/state budget expenditures
- Reduction of local/state budget payment deficit
- Redistribution of free budget funds to other more relevant purposes
- Digital control over the implementation of local/state programs, projects, and the expenditure of digital payment tools
- Significant increase in the revenue side of budgets at all levels (without increasing the tax burden)



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 costs
- 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

A photograph of a narrow, paved road winding through a dense forest. Sunlight filters through the tall trees, creating a bright, glowing path that leads into the distance. The trees are mostly evergreens, and the overall atmosphere is serene and mysterious.

RESOURCE IN THE FORM OF AN ALTERNATIVE PAYMENT SYSTEM COMBINING A
COMPLEX OF INNOVATIVE SOLUTIONS, **IS UNIQUE.**

THERE IS NO ANALOGUE FOR THE COMPREHENSIVE COMPARISON.

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.



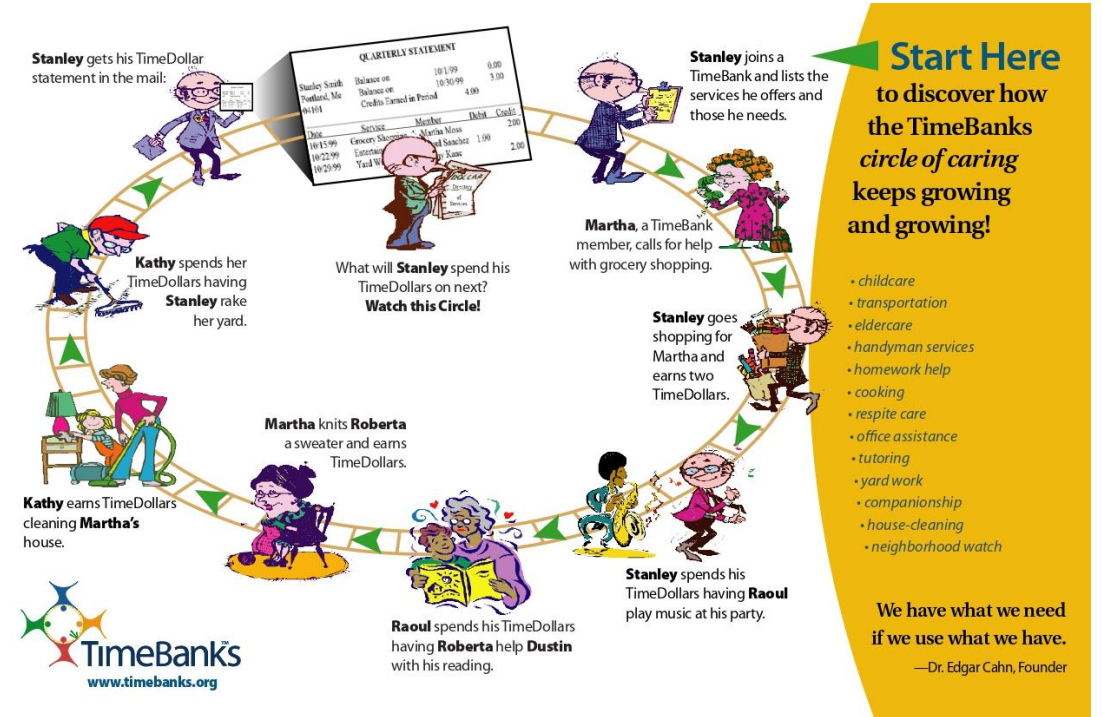
LETSLINK UK



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

Problems of the financial system

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

02

Inflation and issue

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

03

Development of digital technologies

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

04

Synthesis of modern and innovative

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

05

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.

06

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.

1

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



IN STOCK



OWN DEVELOPMENT

2

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



IN STOCK



OWN DEVELOPMENT

3

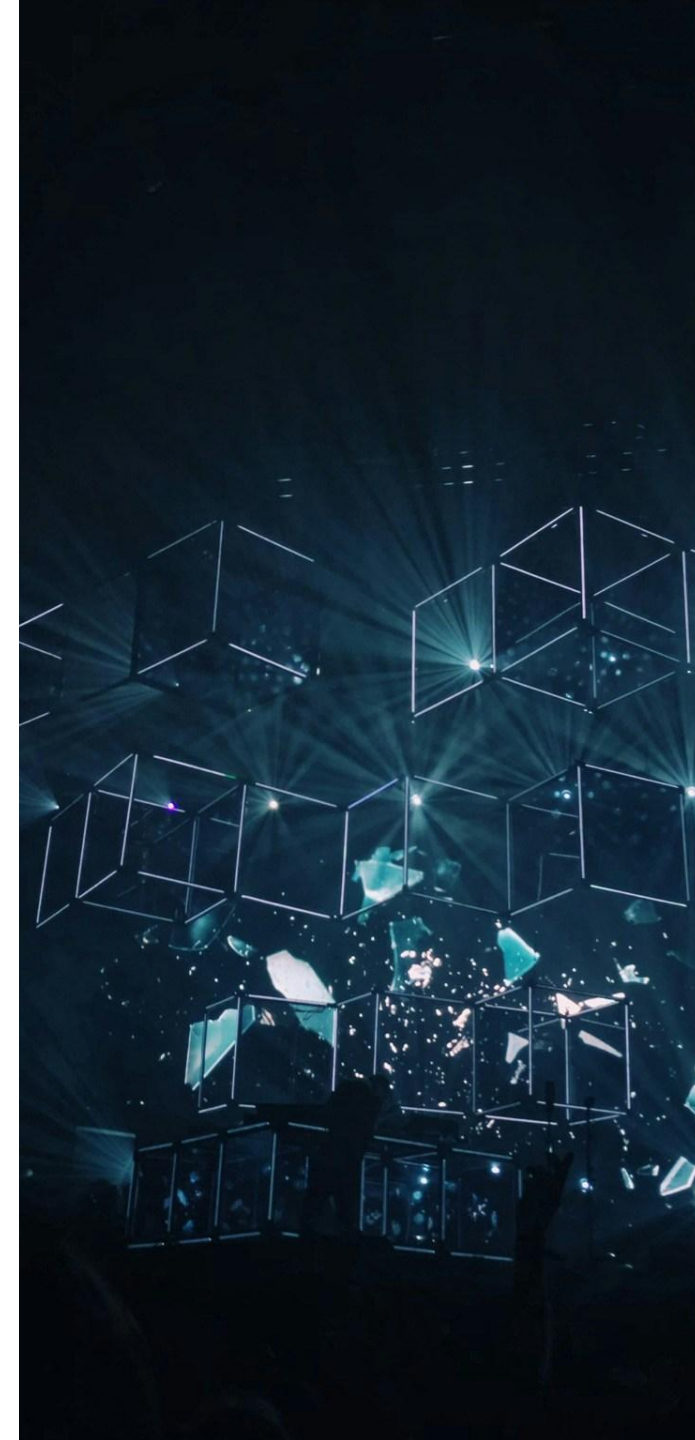
International mutual settlements system, as a system that complements the monetary one. Allows to buy and sell without using money.



IN STOCK



OWN DEVELOPMENT



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



ECM – election campaign management (party, bloc, candidate)



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



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

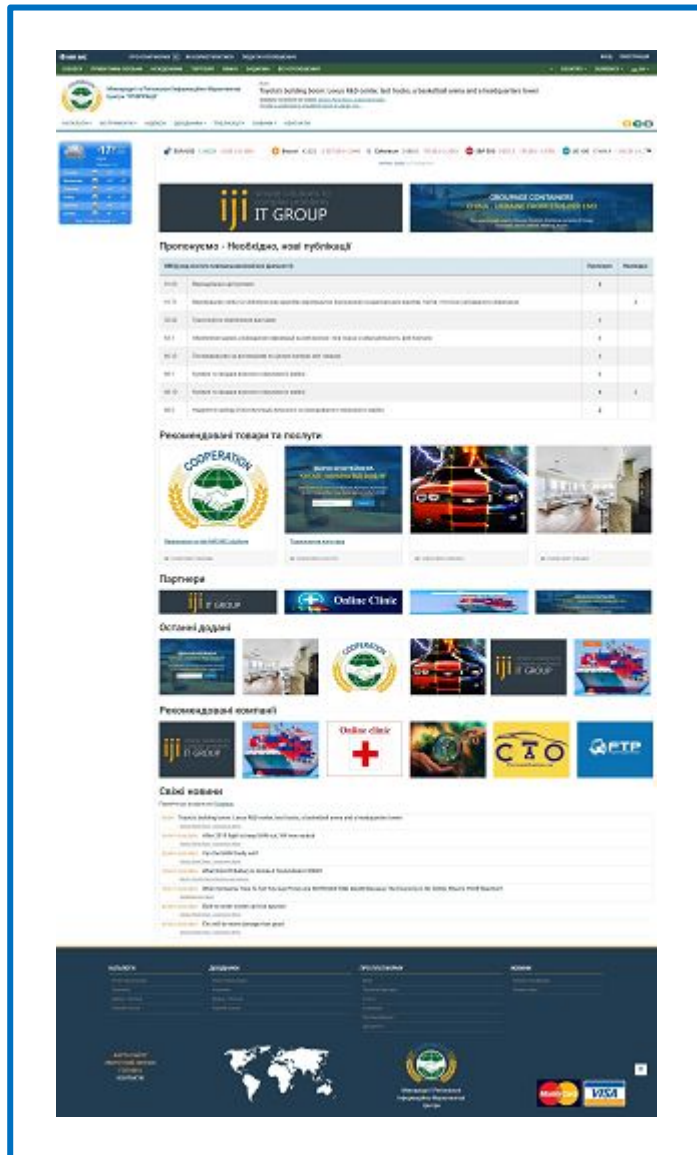


IMSS – International Mutual Settlement System

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



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.



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



1. Demo - Electrical energy

kw-h 6,00 Hryvnia MIR Ukraine UAH-MIR ★

0,88 kWh

Sign of announcement:
Offer

Product type:
Product

Target group:
For business, To individuals

Status of products, equipment, raw materials:
are available

Unit of measurement:
kW-h

Total volume:
154000

Voltage:
220-230 B


AC frequency, Hz:
50

Inhabited locality:
Kyiv

State / Country:
Ukraine

Publication date-time:
12.09.2024 23:32

id: 16509180911001936



2. Demo - Oranges

ton 0,75 Manat MIR Azerbaijan AZN-MIR ★

5,77 kWh

Sign of announcement:
Offer

Product type:
Product

Target group:
For business, To individuals

Status of products, equipment, raw materials:
are available

Quantity:
300

Unit of measurement:
ton

Inhabited locality:
Tobys

State / Country:
Azerbaijan

Publication date-time:
13.03.2025 23:02

id: 16509180911001323

Example of displaying ad previews

Demo - Oranges

Price 0,75 Manat MIR Azerbaijan AZN-MIR ton ★

5,77 kWh

[Access to a personal referral link](#)

Key information

Sign of announcement
Offer

Product type
Product

Target group
For business, To individuals

Unit of measurement
ton

Quantity
300

Status of products, equipment, raw materials
are available

PC FEA (product code of foreign economic activity)
0811 Fruits and nuts, whether or not cooked by boiling or steaming, frozen, or with or without added sugar or other sweetening matter

CTFEA (Classifier of types of foreign economic activity)
01.23 Citrus cultivation

Description
The orange is delicious. Everything is fair.
Packaging, labeling, sorting, calibration, etc.

Example of an ad information block



APPLICATIONS-REQUESTS (ORDERS)

Applications-Requests



Register of applications-requests made through the MiR IMC website.

Outgoing requests and offers Incoming requests and offers All requests



Status request

new being processed denial of registration on approval by the applicant processing completed awaiting payment partially paid paid in full in progress / in production shipped / on the way complaint canceled successfully delivered / closed Reset filter

Outgoing requests and offers

#	Payment State	Date	State / Country Sign of announcement	Image Title	Unit of measurement Quantity	Currency Price	Amount	Status request	Remark	Ad author
1.	1650918091-1001318-1724309718									
1.1.	<div>Make a payment</div>	2024.08.22 09:55	УКРАЇНА Пропоную	 Демо оголошення про товар	кг 1	Гривня Мір Україна UAH-MIR 123,00	123,00	awaiting payment		DemoUser 

Incoming requests and offers

#	Payment State	Date	State / Country Sign of announcement	Image Title	Unit of measurement Quantity	Currency Price	Amount	Status request	Remark	From
1.	1650918091-1000094-1706117540									
1.2.	<div>Paid 05.02.2024 11:07</div>	2024.01.24 19:32	АЗЕРБАЙДЖАН Пропоную	 Мандарини	кг 2	Манат Мір Азербайджан AZN-MIR 2,00	4,00	<div>paid in full</div>		test-07 

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.



TYPES OF TRANSACTIONS IN APS, IMSS

Payment

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

An invoice for payment of services in the amount of: 123 UAH-MIR
Document No.: 1650918091-1001318-1741902123010
Payer: test-01
From account #: 1650918091-1001318-UAH-MIR
Recipient: DemoUser
To account #: 1650918091-1001815-UAH-MIR
Purpose of payment: [Демо оголошення про товар](#), 1 кг

PIN

Pay with IMSS

Payment

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

Transfer via IMSS

From account #

1650918091-1001318-AZN-MIR

Payer

test-01

To account #

Amount

AZN-MIR

Amount

Purpose of payment

Purpose of payment

Confirm

Cancel

Transfer

Used to transfer electronic accounting and settlement 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.

Conversion via IMSS

From account # 1650918091-1001318-AZN-MIR

Quantity of the original asset

AZN-MIR

200

Currency of the required asset

117.63 USD-MIR

PIN

Convert via IMSS

Conversion

Used to convert electronic accounting and settlement 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.).



















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

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	   	1001318-AZN-MIR	AZN-MIR	-1 836,81	Active	Main account	2 550,00	Limit on the account of an unidentified individual 5 / 1	20	test-01	Active Registered
2	   	1001318-GBP-MIR	GBP-MIR	0,00	Active		0,00		6	test-01	Active Registered
3	   	1001318-USD-MIR	USD-MIR	188,22	Active		0,00		4	test-01	Active Registered
4	   	1001318-UAH-MIR	UAH-MIR	0,00	Active		0,00		10	test-01	Active Registered
5	   	1001318-MDL-MIR	MDL-MIR	0,00	Active		0,00		2	test-01	Active Registered

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



STATEMENT OF MOVEMENT OF ACCOUNTING UNITS

Statements IMSS

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

Date-Time: Beginning of period 22.08.2024 End of period 22.08.2024 Payer 6 Recipient 9 Currency 5

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	Демо оголошення про товар, 1 кг (#1001918, Замовлення №: 1650918091-1001318-1724309004)	DemoUser	test-01	1001815-UAH-MIR
3	22.08.2024 09:44	UAH-MIR	123,00		Купівля валюти за курсом (24.2998 UAH-MIR > AZN-MIR)	test-01	test-01	1001318-UAH-MIR
4	22.08.2024 09:44	AZN-MIR		5,06	Купівля валюти за курсом (24.2998 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	-1 520,00	0,00	5,06	-1 525,06
UAH-MIR	0,00	123,00	123,00	0,00
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 UV 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.

Currency of the required asset ▼	
<input type="radio"/> AED-MIR	0.46190318
<input type="radio"/> AMD-MIR	0.00431264
<input type="radio"/> AUD-MIR	1.06694018
<input type="radio"/> AZN-MIR	1
<input type="radio"/> BDT-MIR	0.01390475
<input type="radio"/> BGN-MIR	0.94210037
<input type="radio"/> BRL-MIR	0.29038664
<input type="radio"/> BYN-MIR	0.6180205
<input type="radio"/> CAD-MIR	1.1808478
<input type="radio"/> CHF-MIR	1.9238555
<input type="radio"/> CNY-MIR	0.23462022
<input type="radio"/> CZK-MIR	0.0734176
<input type="radio"/> DKK-MIR	0.24698546
<input type="radio"/> DOP-MIR	0.02731122
<input type="radio"/> DZD-MIR	0.01256096
<input type="radio"/> EGP-MIR	0.03356631
<input type="radio"/> EUR-MIR	1.84253152
<input type="radio"/> GBP-MIR	2.19917046
<input type="radio"/> GEL-MIR	0.60747729
<input type="radio"/> HKD-MIR	0.2187706

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

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

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



ARBITRATION AND SYSTEM RULES

Security of deals and protection of bona fide participants:

- 1 Everything is as in the modern world and in accordance with current legislation.
- 2 Every action has an electronic trace in the system (Blockchain).
- 3 Confirmed complaints are considered by the system's arbitration service.
- 4 Unscrupulous participants are blocked in the system or may be excluded from it.
- 5 Protection of payments by Escrow accounts and Smart Contracts.
- 6 UV cannot be exchanged for fiat money. Fraud with them does not make sense.
- 7 Public announcements are moderated according to the rules of the system. Announcements that violate the rules are not allowed to be published.
- 8 The system is protected from SPAM. Each participant can accept or reject a request for interaction.



CONCLUSIONS AND ESTIMATED FINISHED MODULES COST

The project initiator has experience in implementing similar systems. In recent years, the main work has been done to develop and integrate key modules into a working version of the ecosystem.

Examples of ready-made solutions are given above.

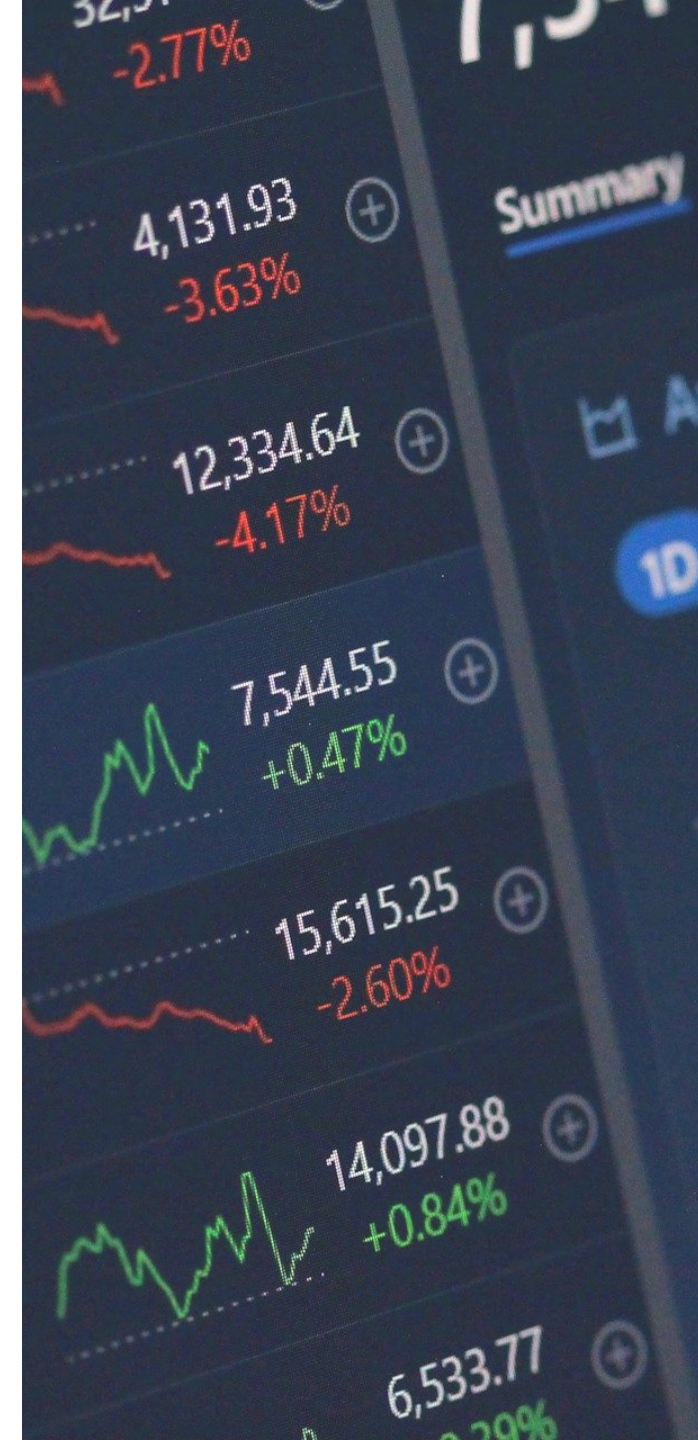
\$1 000 000

Estimated cost of the project initiator's expenses.

90%

The level of readiness of the project modules.

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



International and Regional Information and Marketing Centers “Cooperation”,
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TEF OF THE PROJECT

TECHNICAL AND ECONOMIC FEASIBILITY

Simple solutions to complex problems



WHAT NEEDS TO BE DONE?

In order to bring the ecosystem to the stage of a finished product, the following work must be completed:

- 1 Prepare a modern design for the trading platform website and user personal accounts
- 2 Develop and integrate MLM module
- 3 Connect third-party services (logistics, payment systems, etc.)
- 4 Conduct testing of the electronic platform as a whole.
- 5 Start industrial exploitation of the ecosystem.



REQUIRED INVESTMENTS AND COST ESTIMATE

Required investment amount

\$500 000

To perform the entire volume of necessary work

9-12 months

Payback period

2-2,5 years

Directions of expenditure: staff salaries; operating costs; advertising, promotion and popularization of the resource

n/n	Expense item	Sum, \$
1	Salary for software development	300 000
2	Operating costs	25 000
3	Advertising, promotion, popularization	150 000
4	Business trips	25 000
	TOTAL:	500 000

The project initiator has a developed business plan, which reflects all the necessary stages, actions, indicators and other information related to the project.

WORK COMPLETION TIMELINE



MONTH 1

Increase in staff numbers.



MONTH 2

Development of a modern interface for a trading platform and personal user accounts.



MONTHS 3-4

Development and integration of the MLM module.



MONTHS 5-6

Connecting third-party services, assembling the electronic platform as a whole.



MONTHS 7-8

Work on testing the electronic platform.



MONTH 9

Elimination of defects, start of operation in test mode.



MONTHS 10-12

Start of industrial operation, connection of new local representative offices, registration of participants.



MONETIZATION - SOURCES OF INCOME



Sale of licenses for the creation and connection of local representatives of the ecosystem (local, district, regional, national, international)



Reward from transactions via APS



Commission for the sale of goods and services through the platform for fiat money



Subscription fee for using APS



Tariff plans for advertising placement on the resource



Payment of services according to invoices in APS

There are also other options for monetizing the project, which will be added and developed over time.
The main source of covering the initial costs of the project is the sale of licenses.
Estimated cost: from 0.1 to 1 US dollars per resident.



FINANCIAL AND ECONOMIC INDICATORS

Estimated period of
project implementation

5 years

Discounted payback
period

3 years

Payback period

2,5 years

Internal rate of return, IRR

6200%

Discount rate

20%

ROI Index

120

Net Present Value, NPV

\$93,46 millions

Estimated profit

\$181,3 millions

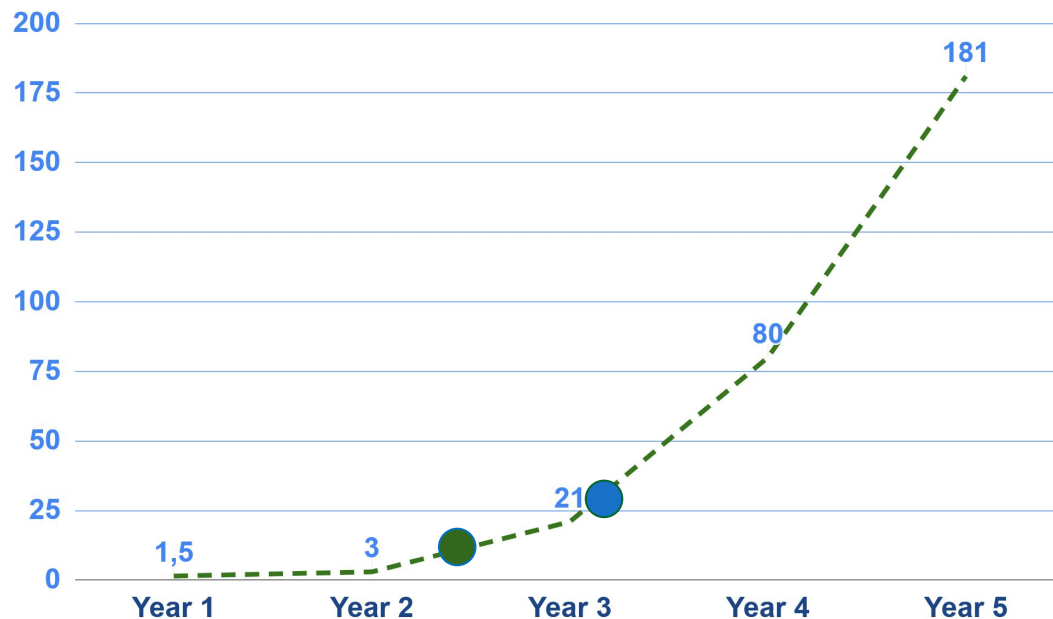
Payback and profit were calculated based on a market capacity of 1/1000 at the lowest license cost, underestimated by 10 times.

The calculations did not take into account the capitalization of the project as a whole, which for such projects usually ranges from 10 to 100 times the cost of investment (and higher).



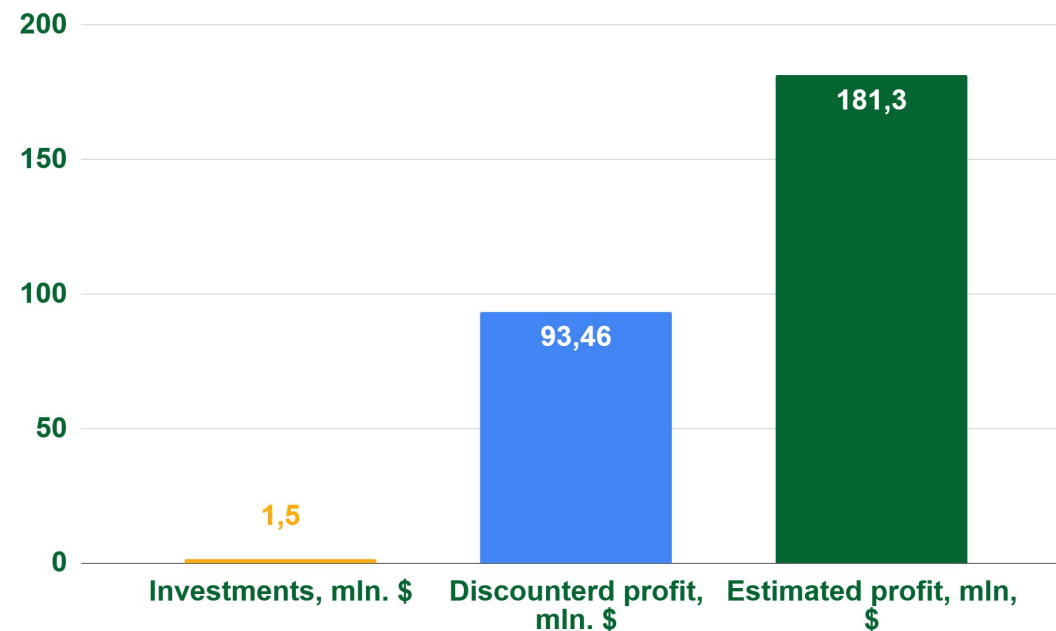
INFOGRAPHICS OF FINANCIAL INDICATORS

Project profitability for 5 years, mln. \$



- Payback period - 2.5 years
- Discounted payback period - 3 years

Financial indicators of the project for 5 years, mln. \$



Discount rate: 20%
Internal rate of return, IRR: 6200%
Profitability index, ROI: 120



PROJECT SUPPORT

The idea of the project is supported by the Ministry for Reintegration of the Temporarily Occupied Territories of Ukraine.



МІНІСТЕРСТВО З ПИТАНЬ РЕІНТЕГРАЦІЇ
ТИМЧАСОВО ОКУПОВАНИХ ТЕРИТОРІЙ УКРАЇНИ
Чоколівський бульвар, 13, м. Київ, 03186, тел. (044) 355-14-63, (044) 355-14-65
E-mail: info@minre.gov.ua, сайт: www.minre.gov.ua, код згідно з ЄДРПОУ 40446210

від _____ 20 ____ р. № _____ на _____ від _____

Голові громадської організації
«Рада голів державних
адміністрацій»
Андрію КРИВОНОСУ
info@glavrada.org
glavrada@gmail.com

Шановний Андрію Олексійовичу!

Міністерство з питань реінтеграції тимчасово окупованих територій України (далі – Мінреінтеграції) розглянуло лист від 02.09.2024 № 02-02/170 «Про національну платформу інформаційно-маркетингових центрів для взаємодії і відновлення територій», який було спрямовано листом Секретаріату Кабінету Міністрів України від 06.09.2024 № 21335/0/2-24 та, в межах компетенції, повідомляє про таке.

Проаналізувавши матеріали, які додані до листа від 02.09.2024 № 02-02/170, Мінреінтеграції підтримує ініціативи, що направлені на забезпечення дієвої комунікації між усіма учасниками процесу відбудови України.

Принагідно висловлюємо вдячність за надані напрацювання та активну громадську позицію у питаннях захисту прав та законних інтересів внутрішньо переміщених осіб.

З повагою

Заступник Міністра

Роман УСЕНКО

Тетяна Хуцкова
(044) 355-14-58



ДОКУМЕНТ СЕД АСКОД
Сертифікат 3FAA92883585C003040000007889380068090200
Підписувач: Усенко Роман Анатолійович
Дійсний з 28.02.2024 по 27.02.2026 23:59:59

Міністерство з питань
реінтеграції тимчасово
окупованих територій України
22/4.1-8507-24 в/д 15.10.2024

Project patron:



РАДА ГОЛІВ
ДЕРЖАВНИХ
АДМІНІСТРАЦІЙ

Interest in implementation:

More than **100** communities at the local, district and regional levels in Ukraine have confirmed their interest in implementing the project.

In total, these communities number about **6,000,000** residents.



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.



RISC OR NOT?

The proposed project to create a electronic 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.

ADDITIONAL DOCUMENTS

Below are links to additional documentation on the project:

- An [extended presentation of the project](#) with justification, market analysis, samples of ready-made modules
- [Token issue prospectus](#) – a meaningful document regulating the terms of issue and circulation of tokens
- [Loyalty program](#) – terms of cooperation for information agents of the project
- [Token booking form](#) – an online form for accepting orders from investors for booking tokens for the purpose of their acquisition.



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.

01

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.

02

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.

03

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.

04

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.

05

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.

06

WE INVITE INVESTORS TO COOPERATE

Accepting applications for Token reservation, online form [here](#).



*QR code of the page with
the token booking form.*

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