

TODAY'S FUTURE

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

07-2025, extended

Simple solutions to complex problems

PRESENTATION AIM

To familiarize potential investors, partners, participants with the proposed project, to explain the reasons, ideas, goals, innovative possibilities of the proposed electronic platform-ecosystem. To draw attention to the ongoing inevitable global transformation processes that affect everyone.

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 and simplify 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 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.

More detailed information about the project s 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

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.

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).

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.

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.

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.



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

PREREQUISITES FOR THE PROJECT

Simple solutions to complex problems



WE LIVE IN INTERESTING TIME...

The maintenance of the monetary system costs

2+% GDP

Printing, transporting, storing and servicing money supply. Comparable to expenses on: medicine, education or defense.

In 2024, there was an acute food shortage

1,9 billion people

According to a report from the UN International Food Programme, the number of hungry people has doubled in one year.

Every day, goods worth a total of ~\$ 9,3 trillion

In the form of unsold products, unsold stock, unused labor force, idle production facilities, vacant real estate, unoccupied hotel rooms, unfilled advertising space, uncultivated agricultural land, etc.



ВПП/К. Невилл

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.)





By 2030, the world's population could reach 10 billion people, of which:

Children: Retired people: 2,5 billion 2,5 billion 2 billion

Hunger strikers:

Additional unemployed: +1 billion

The main question is how to feed

8 billions of unemployed?

The reason for additional unemployment is automation, robotization, and the introduction of artificial intelligence. The weakening of reserve currencies, trade wars, and sanctions disrupt established commodity markets and undermine the stability of the financial system.

What will all these people be doing? What could this lead to?

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.

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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.



WHAT WE HAVE: EXAMPLES

Digital platforms are significantly changing business processes across entire industries.



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)



Total eNaira in circulation

From 2021-2024 (in billions)



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



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



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



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

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

PROJECT BUSINESS IDEA DESCRIPTION

Simple solutions to complex problems



WHY DO WE NEED MONEY?

Imagine for a moment a financial statement with the following content: \$50,000 cash, 41 boxes of oranges, 25 tons of potatoes, 1,000 linear meters of lumber, 3 hectares of land, 8 machines.

What is the first question that comes to your mind: **«How can all these assets be added up?»** For financial accounting purposes, **the amounts of various assets must be recorded in universal accounting units of value**.

Money becomes the obvious choice of "universal units of value" to reduce disparate assets to a common denominator.



THE ROLE OF MONEY

Money has played a huge role in the development of mankind, but has created problems in the area of:



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Economy

Where to get enough money? On favorable terms. Avoid price increases.



Social sphere

There are labor resources. But the wages are insufficient.

Industries There is proc

There is production equipment. But there are not enough funds to modernize it.



Policy

There are social standards. But there are not enough funds to implement them.



WHERE TO GET MONEY?

GOODS are still there... LABOR RESOURCES are still there... MONEY needed for mutual settlements is in short supply.

In simple words, the number of goods and services available today exceeds the amount of cash available to purchase them.

The question arises - WHERE TO GET ENOUGH MONEY?



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.



OFFER

Create and use the electronic platform-ecosystem, the Global Trading Site "International and Regional Information and Marketing Centers "COOPERATION""



"Whoever controls the volume of money in our country is absolute master of all industry and commerce". James Abram Garfield, President of the US, 1881



"Those governments that will take a positive attitude towards the idea of interest-free money reform in the near future will be on the path to social equality, ecological survival and recovery from the monetary diseases that have plagued the so-called "free market economies" for decades". *Margrit Kennedy, 1987*

SOLUTION

«As soon as people realized that the primary and natural function of productive activity is, first of all, to provide for their current needs, and not to accumulate government money, then people immediately understood that they themselves could create this symbol in the quantities necessary to ensure production and consumption, instead of stopping production and depriving themselves of the necessary products and goods.».

Bernard Lietard, «Architect Euro»

SOLUTION

Information technologies provide the opportunity to create an electronic 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 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





Payments, loans, conversion without commissions and without collateral

Instant crediting of funds without



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Conducting international settlements in national and digital currencies

intermediaries

∠ 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: 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



WHAT THE MEDIA SAYS



WHY DOES BUSINESS EXCHANGE?

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

- 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
- **5** To get rid of "bad" debts
- **7** To obtain interest-free loans
- 8 To load idle capacities



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.



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	API of external services (logistics, payment & other services)
% IMC-1 Informational marketing center 1 1 2 0 0 0 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.

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REGISTRATION OF LOCAL REPRESENTATIVE OFFICE OF I&R IMC

New Local Representative Office (LRO):



Through the website of the I&R IMC submits an application for opening a LRO of the I&R IMC.

The system organizer reviews the application and issues a special LRO questionnaire.



The applicant fills out the form and returns it to the organizer of the I&R IMC.



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If the application is approved, the new LRO pays a license fee.

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 II&R IMC representative offices.



The applicant-controller can organize the work of his LRO and serve the participants registering in his LRO.



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.



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.

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.



ADVANTAGES OF ECOSYSTEM

Technological solutions and system adaptation capabilities:





Quickly adaptable

Integrable with other services

Moneyless



 (\mathcal{B})

Socially oriented



International settlements in UV of the national currencies





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

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 (IMSS)



IMSS:

- This is a public accounting and distribution system that complements the monetary system.
- The IMSS records in the accounts of its participants generally recognized accounting units of value that are not state money.
- In the IMSS units of value (UV) are automatically issued at the time of the transaction.



UV:

- this is an electronic form of accounting and settlement units of value that complement monetary.
- UV 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.
- UVs make transactions legally final.



APS, IMSS: HOW DOES IT WORK?

- Electronic accounting and settlement units of value (UV) 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, intermediary banks, crypto exchanges) (Blockchain).
 - The recipient immediately receives funds credited to their account. The payer receives the goods or services paid for via IMSS. Each party to the transaction receives what they wanted.
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- Each deal is legally completed (Smart contract).
- Registration of participants and accounts is done online. Local offices of the system are created to attract and serve participants.
- The IMSS is a closed system for supporting, stimulating and developing the national (local) economy and expanding international relations.
- IMSS 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 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





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:



Real estate Science Administration State administration Education Healthcare



Entertainment and recreation



Household



Ecology



Finance



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IR-0->

Extraterritorial activities



And many others...

EXAMPLE OF A CONSTRUCTION CLUSTER



I&R IMC: TWO-LEVEL MODEL OF FUNCTIONING

And three roles of the system participants.





FEATURES OF APS



Peer-to-peer (P2P) technology



Payments from anywhere in the world

Instant crediting



Blockchain technology



Service 24/7/365



Cloud technologies



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Notifications about transfers

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Flexible settings

Access from any device

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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 Electronic accounting and settlement unit of value. The value is the skills, services and real resources of each.

Commission



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



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



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).



LOGIC OF BENEFITS FROM APS FOR ENTERPRISES



"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

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.

	W 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.



- 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.



- 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 TRANSFORMING FOR ADVERTISING AGENCIES

Maximum filling of advertising space!

AS IS:

- not all advertising spaces are filled
- unfilled spaces mean irretrievably lost profit
- constant search for new clients
- risks of losses due to low demand for advertising
- risks of staff loss
- risks of late loan payments
- risks of bankruptcy.



- the marketplace provides new solvent clients
- maximum loading of advertising space
- reduction of expenses in cash with the help of IMSS
- payment for raw materials and materials with new sales through the marketplace
- increase in income
- preservation of jobs
- preservation of business
- increase in profit.



WHAT IS TRANSFORMING FOR THE HOTEL BUSINESS

Maximum occupancy of the rooms!

AS IS:

- not all rooms are occupied
- empty rooms irretrievably lost profit
- additional advertising costs
- cash costs for raw materials and supplies
- risks of losses due to low occupancy of rooms
- risks of loss of personnel
- risks of delayed loan payments
- risks of bankruptcy.



- the marketplace provides new solvent clients
- maximum occupancy of the hotel room stock
- reduction of raw material costs in cash using the IMSS
- payment for raw materials and supplies with new sales through the marketplace
- increase in income
- preservation of jobs
- preservation of business
- increase in profits.



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.







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.





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.



- 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.



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.




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



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



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

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.







NO-CODE PLATFORM-CONSTRUCTOR QUICK CREATION OF NEW CONFIGURATIONS IN ANY INDUSTRY (BPM-constructor)

Flexible tool for quickly adding new services

FOR PERSONAL USE AND BUSINESS

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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 ¹⁰ 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

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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 APS, 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 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 electronic accounting and settlement 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 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.

rom accou	nt # 1650918091-1001318-AZN-MIR	
	he original asset	
AZN-MIR	200	
Currency o	f the required asset 👻	
117.63	3 USD-MIR	
PIN		
	$\frown \frown$	

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.).

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 i2 e	1001318-GBP-MIR	GBP-MIR	0,00	Active		0,00		<u>6</u>	test-01	Active Registered
3	B i2£	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	D 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 кг ((#1001918, Замовлення №: 16509	DemoUser 🖂	test-01	1001815-UAH-MIR		
3 22.08.2024 09:44	UAH-MIR	123,00		Купівля валюти за курсом (24.299	test-01	test-01	1001318-UAH-MIR			
4 22.08.2024 09:44 AZN-MIR 5,06 Kynis			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	Balar	nce at the beginni	ng		Income (Dt)	Expenses (Ct)	Balance	at the end		
AZN-MIR	-1 52	0,00			0,00	5,06	-1 525,06 0,00 11,00			
UAH-MIR	0,00				123,00	123,00				
USD-MIR	11,00)			0,00	0,00				
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.

AED-MIR	0.46190318
AMD-MIR	0.00431264
O AUD-MIR	1.06694018
AZN-MIR	1
BDT-MIR	0.01390475
BGN-MIR	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



ARBITRATION AND SYSTEM RULES

Security of deals and protection of bona fide participants:

- Everything is as in the modern world and in accordance with current legislation.
- Every action has an electronic trace in the system (Blockchain).
- Confirmed complaints are considered by the system's arbitration service.
- Unscrupulous participants are blocked in the system or may be excluded from it.
- Protection of payments by Escrow accounts and Smart Contracts.

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- UV cannot be exchanged for fiat money. Fraud with them does not make sense.
- Public announcements are moderated according to the rules of the system. Announcements that violate the rules are not allowed to be published.
 - The system is protected from SPAM. Each participant can accept or reject a request for interaction.



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.



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 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.

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.



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