

retail.global

Blockchain Business-As-A-Service Ecommerce Ecosystem

**COMPLETE WHITE LABEL SOLUTION
POWERING GLOBAL SALES
FOR RETAILERS AND MANUFACTURERS**

Invest in 4 great retail trends:

Global Cross-border Sales

Omnichannel Online Sales

Tokenization of Loyalty Rewards

Supply Chain on Blockchain

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Abstract

Retail.Global makes retail global

Retail.Global – Blockchain Business-as-a-Service Ecommerce Ecosystem, powering global sales for retailers and manufacturers with a complete white label online store solution.

Start global sales of brand products easily don't need infrastructure with all-in-one interface: customize shop, turn delivery and payment on, connect warehouses, fulfillment, marketing, support and loyalty token system.

3 internal marketplaces for services, service providers and products suppliers make it possible to operate globally and get revenue from different markets.

Currently in Retail.Global: 10 years e-commerce experience team, platform and infrastructure, 10 enterprise clients, \$4mln revenue/year and ready-to-scale platform.

Complete list of upcoming platform features:

- **customizable ecommerce platform:** custom design, functions and integrations with external databases and services;
- **global market reach** with worldwide delivery and payment options;
- **maximum assortment for customers:** showcase goods from all your warehouses (wholesale, stores), from warehouses of suppliers, or move your goods to partner warehouses in other countries for quick delivery;
- **maximum coverage of local advertising channels and marketplaces :** available integration for contextual advertising on Google, Bing, Yandex, Facebook, Instagram, VK, Pinterest and Marketplaces eay, Amazon and others.
- **Tokenized loyalty system for customer retention:** based on tokens, encouraging reviews in the store and on social networks, as well as, functionality for holding contests. Get more leads with partners exchange network. Customers can exchange shop's brand tokens for another token on Retail.Global Token Exchange;
- **internal services and service provider marketplace:** integrations with services for advertising, content, delivery, payment and internal marketplace services are available on the platform in order to be able to hire necessary teams to create content, design, manage advertising, increase conversion and develop integrations with partners around the world. Between the owner of an online store and the participant of the marketplace, the relationship is regulated by a smart contract;
- **internal marketplace of suppliers:** you can connect the product line of wholesale suppliers, both under the order of the customer from 1pc, and buy in batches delivered to the warehouse with the help of secure transactions regulated by smart contracts;

How it works:

- **companies make a request** for store opening and choose a management team from Services Marketplace;
- **boost your online store** with custom design and top features to increase online sales;
- **global sales became easy** - add multi-language interface, 24/7 support, crossborder delivery and international payment options;
- **connect online with professionals** from Retail.Global Services Marketplace and Service Providers to create and support your shop: marketing management, customer support, content creation, fulfillment services – *all you have to do is collect revenue*;
- **enterprise clients** (retail chains, manufacturers, trade centers) can get full support to start an ecommerce store with omnichannel integration for revenue sharing model – *new sales channel online, new customers to offline*;
- **connect to local and global marketplaces** (Ebay, TMall, Amazon) – *get more new customers and sales*;
- **decentralize your products stock** – use products stock of all warehouses, stores, own or wholesale, personalize products just-in-time, send products to fulfillment – *manage your stock online from anywhere the world*;
- **creating Smart contracts with suppliers on Blockchain** makes it possible to strike deals with suppliers of products and services all over the world and solve the problem of trust among all participators– *fast, and secure cheap payments and supply chain*;
- **Activate Token loyalty rewards program**: more value for shopping & feedback – *boost customer retention and relationships*;

Now sales become global.

Mission

Mission

Our mission is to bring innovation to retail and create an awesome customer shopping experience: new technologies powered by blockchain with global approach make it possible.

Retail.Global makes products & service for B2B customers that make global sales easy: all barriers like languages, local delivery, returns, taxes, marketing, marketplaces, support and help of ecommerce experts – will be united in one product.

Vision

We envision that 5 great opportunities in retail can change global shopping and business in next 5-10 years: online sales, crossborder, tokenization of loyalty, new technologies implementation and blockchain abilities

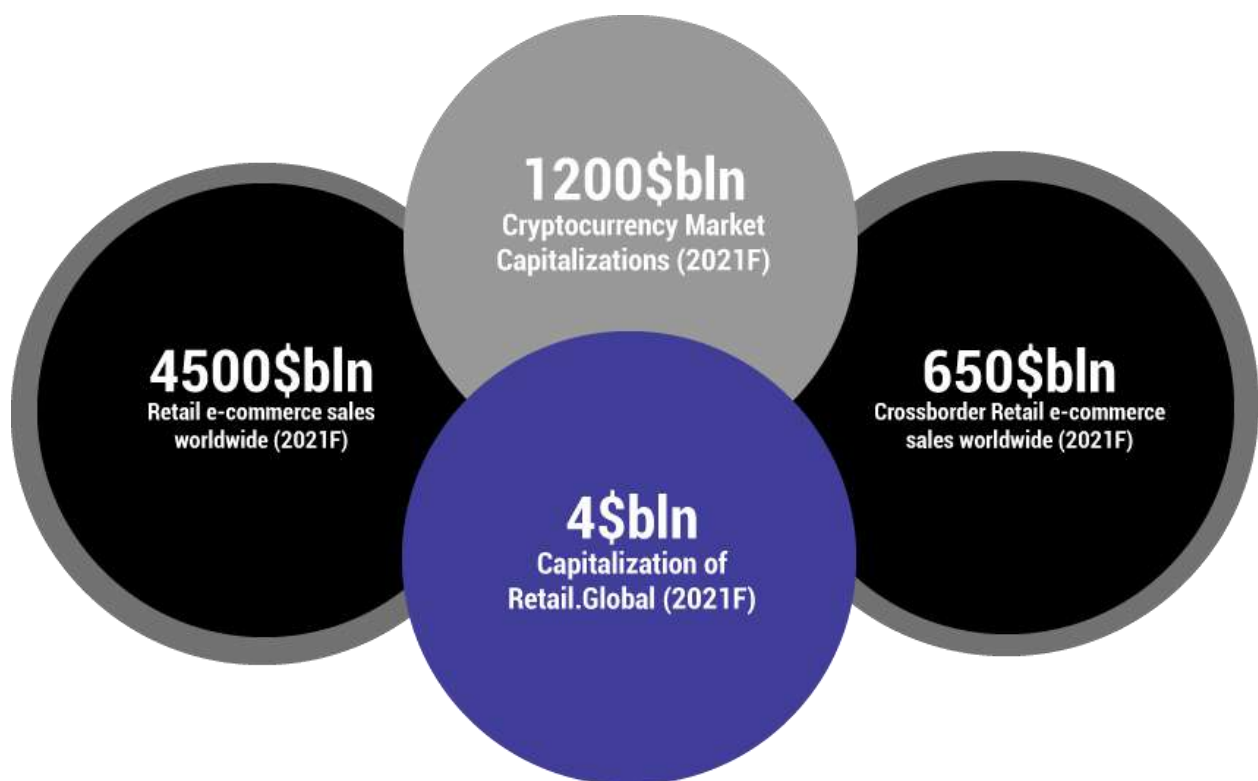
Market

E-commerce sales growing

We are building our company on 5 growing trends:

- 1) growing share of online sales in retail;
- 2) growing cross-border commerce;
- 3) demand for more effective loyalty programs;
- 4) demand for new and better technological solutions supporting omni-channel business;
- 5) development and mass adoption of blockchain technologies: crypto money, tokens and smart contracts for products and global service deals.

Retail.Global focuses on markets of Eastern Europe, Russia, Western Europe and Asia for B2B clients, as well as, worldwide cross-border delivery.



4,500\$bln

Retail e-commerce sales
(2021F)

622\$bln

Cross-border retail e-commerce
sales (2022F)

300\$bln

Market cap
(2021F) [5]

Target markets:

- 2018: Russia (\$25 bln), Germany (\$75 bln), France (\$80 bln)
- 2019: India (\$45 bln), South Korea (\$72 bln), England (\$195 bln)
- 2020: Japan (\$125 bln), China (\$975 bln)

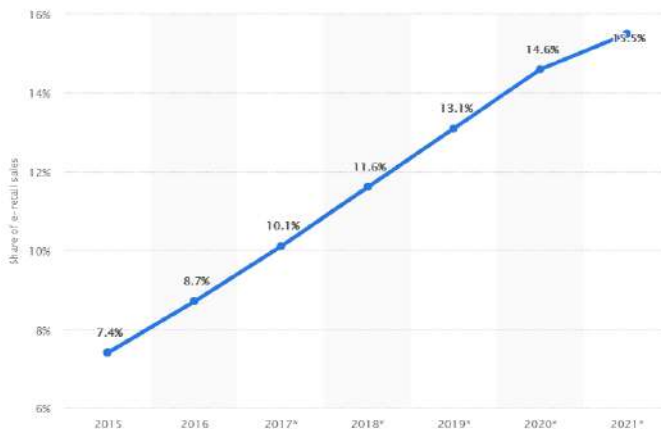
Supply chain management (SCM) refers to the processes of creating and fulfilling demand for goods and services. It encompasses a trading partner community engaged in the common goal of satisfying end customers.

SCM Market to Reach \$19 Billion by 2021 as SaaS Deployments Grows [Gartner,8]

In 2016, Forrester Research forecasted that worldwide business-to-consumer (B2C) cross-border e-commerce would reach \$621 billion by 2022, making up 20% of all online commerce. [2]

Clothing was by far the most popular category purchased worldwide (46%), followed by consumer electronics (29%). [4]

In 2016, e-retail sales accounted for 8.7 percent of all retail sales worldwide. This figure is expected to reach 15.5 % in 2021 [3]



[11] E-commerce share of total global retail sales from 2015 to 2021 (Statista)

Key vision of Retail.Global is to support cross-border e-commerce with popularization of crypto money, using smart contracts with suppliers to make it trustworthy and easy.

Market problems and solutions

E-commerce market problems



Lack of competence: Classic offline retail community lacks skills and experience to grow online sales

- Offline retailers, manufacturers or wholesalers, do not have the competencies and resources to run online business: logistics, digital marketing, web/mobile development, and omni-channel customer interactions;
- Rapid change of technology in e-commerce makes in-house development and maintenance of a bottleneck, because internal teams do not have enough time to study test new services, and best practices, and do not have access to the best industry market cases;
- The current solutions available on the market mostly assume the existence of infrastructure and developers for setting up and maintaining a software platform for e-commerce business, while charging significant licensing fees; Shopping centers and offline shops lose traffic and are in need of new models of attracting customers.

Many tools and companies, no solutions: The current situation on the market is tilted towards the sale of a large number of software products, and not the growth in the revenue of the business as a whole

- Proposed solutions on the market are formed of a variety of different parts, where the creators of the online store are located in different places, in other delivery services, payments, advertising agencies through different channels, developers, accountants and an ecommerce manager who brings it all together and tries to do it from this business to the company, carrying a large expenditure of time and money

Omnichannel importance: The need for an omni-channel approach to sales is a requirement of buyers

- The growth of online sales (from 5% to 30%, depending on the market) and the percentage of people who make offline purchases through online communication (from 30% to 75%, depending on the industry) leads retailers to develop an online channel not individually from other channels, but together: in the framework of communication and sales;
- Companies have a goal of developing omni-channel tools, but they face difficulties in integrating and selecting tools.

Ecommerce logistics differs from offline retail: The organization of supply chain between warehouses, stores, delivery to customers and handling of returns is very different from the configured logistics for offline retail

- The development of omni-channel business led to the need to use the stock of all stores and warehouses, as well as, provide logistics between them, warehouse pick up, reservation and pick up from stores
- The development of global trade opened the border for all retail players on the one hand and brought the competition to a new level, where global marketplaces began to compete with local players. As a result, it became possible to deliver orders not only from centralized warehouses, but also directly from another country or the manufacturer's warehouse.

Countries have differences: New global markets could open new opportunities, but are not available because of the complexity of operations

- There are a lot of markets available in the world for e-commerce, but currently they are not available to retailers because of the complexity of localization: taking into account delivery, languages, support services, requirements for taxes, and other charges;
- In each country there is a large number of marketplaces where one can list products for sale and receive new orders that have specific requirements for delivery, placement, classification and level of service.

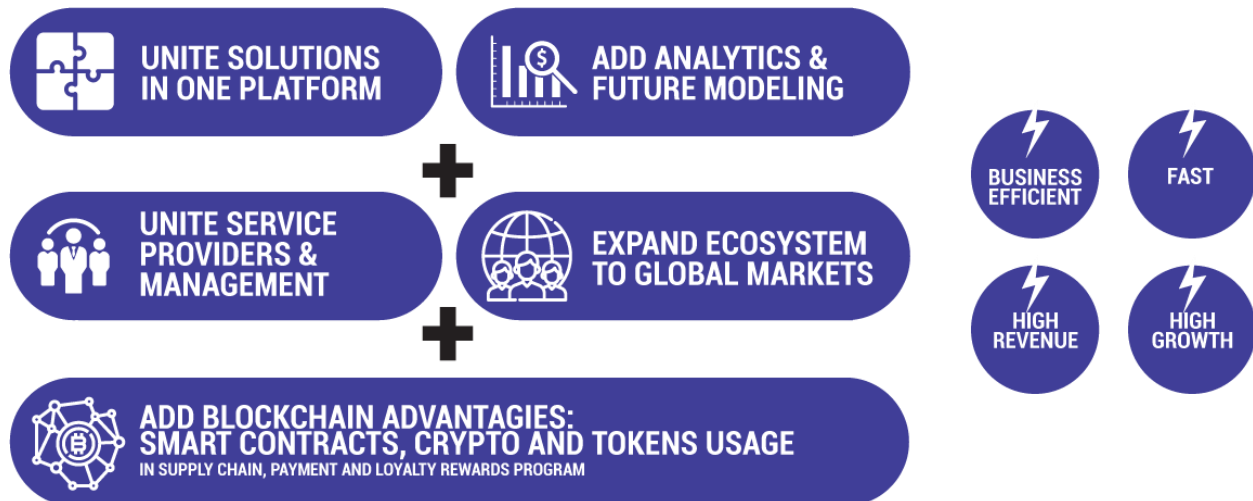
In-house development loyalty system and cross-promo activities with partners becomes a problem for retail

- Current loyalty systems are usually built on the basis of simple cash back or a cumulative discount. Although, the development of communication with the client makes it extremely important to receive feedback and social activities;
- Cross-promo activities with partners create great opportunities to get new customers from non-competitive companies, but require a lot of manual and difficult work for the marketing department.

Innovations in retail are slow

- Retail has become competitive on the one hand, but on the other hand, the development of new services and products is slowed down due to the fact that managers are distrustful of new IT products or there are great difficulties for implementation.

Retail.Global creates solutions for e-commerce market



RG generates revenue growth from online and offline sales channels

- Retail.Global develops omni-channel tools that will make offline and online shopping equally convenient and personalized;
- A complete set of tools has everything needed for the integration of customer databases, real-time availability of goods, delivery from stores, and customer communication;
- The Retail.Global platform is also suitable for strictly offline buyers - they are available as a "favorite store" feature, store bookings, quick links to nearest stores and other functions. According to various estimates, 30% to 80% of offline shoppers research products or learn about promotions online;
- Shopping malls can create an online store consisted of all stores located in the shopping center: customers will have an access to all goods from all stores both in the shopping center and for delivery.

Efficient use of all retail stock – from shops to distributed warehouses

- Many industries have a large variety of goods that are located in distributed warehouses: central regional warehouses, shops distributed throughout wide geography of both cities and countries - Retail.Global solves the problem, both in terms of merging accounting databases, and logistics between warehouses and to the buyer. From pick up in Munich to last-mile delivery in Buenos Aires will be easy, both for business and for buyers;
- Now you can manage deliveries from other countries safely: you can make purchases in other countries, regulating the relationship between the supplier, the agent and the delivery

service with the help of a smart contract, created on the platform: when a supplier receives an order, the agent checks the supplier, the goods and ensures safe transfer to the delivery service. Once the delivery service receives a message about the beginning of the delivery - the supplier is able to claim the money;

- By forwarding the goods directly to the sorting warehouses, located in different countries, you can see which ones are in stock in one interface. Upon receipt of an order, they will automatically go to bundling and shipping to the client.

Local players become global: access to new markets has become available to many ones

- Retail.Global provides opportunity to enter many new markets at once, using shop's existing online store and the most popular marketplaces in other countries;
- Multilingual functionality provides fast translation into local languages (automatic, through professional service, or manual) and local customers support in all popular communication services;
- To maximize website conversion rate you can add all popular local delivery and payment services;
- Integration with popular local marketplaces generates immediate revenue from the local market;
- Professionals in RG Service Marketplace can assist with advertising in local advertising channels;
- With the growth of sales, the platform will allow to use local warehouses for storage and processing of orders, which will make delivery to end customers faster and cheaper.

Tokenized loyalty system for the participants of the platform and a new stage of relationships with loyal customers

- Retail.Global will present a tokenized loyalty system that will allow to quickly create a custom loyalty system for any store with support for cash back or accruals, and also automate rewarding buyers for feedback about the product and service;
- The presence of many partners on the platform makes it possible to do cross-promo and lead generation for non-competing stores, which will give buyers an additional with their purchase, and for business customers a new sales channel;
- The connected system for creating branded promotional products lets businesses to offer not just discounts, but also branded gifts, created just-in-time from 1pc;
- Open API allows to integrate third-party blockchain loyalty systems, exchange tokens, as well as, provide the opportunity for active customers to earn money or points by using built-in referral system.

Retail.Global aims to provide retail industry with new technological solutions

- Retail.Global forms a fund for investment and R&D to develop new solutions for offline and online retail, which will in the future make retail more efficient and convenient for customers;
- Enabling many medium and large sellers, we can form a platform for experimentation, product development and worldwide scaling of startups;
- Business users of the platform will gain access to market innovations and will be able to obtain the most current solutions. With minimal integration costs, startups for the most part will use the integration solutions of Retail.Global.

Retail.Global Ecosystem

Modules of platform

ONLINE STORE

Customised online store with all-in-one solution for all sales needs

SUPPLY CHAIN: PRODUCTS & DELIVERY

Show catalog of products, fulfil orders from any places and make delivery anywhere

GLOBAL COMMERCE

Connect service providers: payment, support, marketing and management companies

LOYALTY REWARDS PROGRAM

Boost sales by increasing customers retention

ANALYTICS & CONTROLLING

All sales, customers and products analytics. Service providers controlling. Future modeling.

OMNICHANNEL BUSINESS

Make your business omnichannel: unite online, offline, mobile sales channels and communication

Marketplaces and token exchange

MARKETPLACE OF SERVICES

Personalization, advertisement tools, email/sms/push, analytics and others

MARKETPLACE OF PRODUCTS SUPPLIERS

dropshipping, just-in-time production, distributors stock




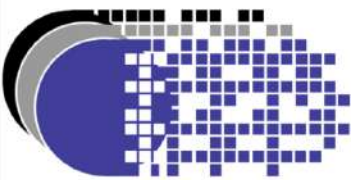
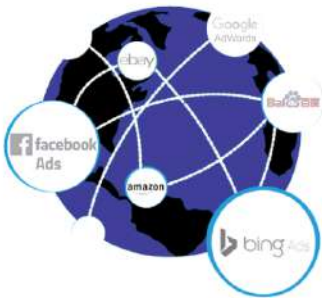

MARKETPLACE OF SERVICE PROVIDERS

content, support, development, marketing, payment, delivery

EXCHANGE OF SHOPS TOKENS

change shops token to use discount and presents of another shops

Description of modules

 <p>ONLINE STORE</p> <p>Customised online store with all-in-one solution for all sales needs</p>	 <p>SUPPLY CHAIN: PRODUCTS & DELIVERY</p> <p>Show catalog of products, fulfil orders from any places and make delivery anywhere</p>	 <p>OMNICHANNEL BUSINESS</p> <p>Make your business omnichannel: unite online, offline, mobile sales channels and communication</p>
 <p>LOYALTY REWARDS PROGRAM</p> <p>Boost sales by increasing customers retention.</p>	 <p>GLOBAL COMMERCE</p> <p>Connect service providers: payment, support, marketing and management companies</p>	 <p>ANALYTICS & CONTROLLING</p> <p>All sales, customers and products analytics: Service providers controlling. Future modeling</p>

ONLINE STORE

Features of ecommerce platform:

- 1) **Brand online store:** desktop, laptop, mobile online store version with unique design
- 2) **Apps and Bots** with integrated orders management and support: Mobile app, Facebook app, Bots for Messenger, Telegram, VK, WeChat
- 3) **Products feed & orders integration to marketplaces** (amazon, ebay, etsy, yandex) & ads services (google, yandex, bing)
- 4) **Integration system:** with partner CRM and services
- 5) **Multi Language interface** and auto translate system



Marketplace of services: personalization, advertisement tools, email/sms/push, analytics and others

SUPPLY CHAIN: PRODUCTS & DELIVERY

- 1) **Connect stock of your warehouses or shops** – all products will be on sale in your store with just-in-time integration
- 2) **Use dropshipping and distributors warehouses** to make your assortment wide and boost sales – just one click and you get new products to sale or buy it and move to fulfillment of a warehouse. Connect warehouses from any country – to make delivery faster.
- 3) **Create new products** with just-in-time printing on clothing, accessories or your stuff (just-in-time printing services integrated on services marketplaces)
- 4) **Orders management system:** confirm, fulfil, send and delivery orders anywhere
- 5) **You can see and manage your stock:** what products and what warehouses connect.
- 6) **Supply chain based on smartcontracts** with multi-sign: supplier, buyer and 3rd party (wholesale agent, credit organization or somebody else if it needed). More info in "Use cases"



Marketplace of products suppliers: dropshipping, just-in-time production, distributors stock

GLOBAL COMMERCE

To sell around the world you have to operate with local marketing, delivery, payment, multilanguage clients support

On Retail.Global platform you can control all sales, products stock and traffic from each country you sale

Professional teams from Retail.Global Services Marketplace to start & manage your shop support medium and big companies to creation, migration and development of all project from start to growth of online store.

Enterprise clients work on revenue sharing model



Marketplace of service providers: content, support, development, marketing, payment and delivery

LOYALTY REWARDS PROGRAM

We see great abilities of Retail.Global loyalty rewards program:

- 1) **Loyalty Rewards System with Branded Shops Token:** Getting of feedback and reviews of products and service
- 2) **Make special referral partners program** for opinions leaders and CPA partners
- 3) **Use Partners API** for promotions with partners
- 4) **Partners network for exchange leads** and shops token
- 5) **Retention tools:** special offers, coupons

With cryptotoken Retail.Bonus Token – boost feedback and reviews from our clients to improve your business, reward your clients for shopping and remind for new products.

Our vision to development of loyalty rewards program for all clients for platform.

Non-competitive shops can make option for their customers to change loyalty points to leads from another shops, so it makes new sales

Customers can get tokens for:

- Purchased products as cashback
- Reviews on shop, social media
- Participations in shops contest and different marketing activities
- Referral program for new leads

Partners can accept tokens as partly payment for purchase

Powerful Rest API allows to make united marketing campaigns with different partners



Exchange of shops tokens: change shops token to use discount and presents

ANALYTICS & CONTROLLING

All sales, customers and products analytics.

- 1) Service providers controlling: dashboard and task manager
- 2) Roadmap & financial modeling
- 3) Dashboard with reports
- 4) Export & Import Data

OMNICHANNEL BUSINESS

Omnichannel services and integrations are very useful if you own stores.

Platform perform:

- showing where to buy it now in stores
- online booking in store
- 3 hour delivery from store
- Mobile App for customers and shops assistants to check availability and order
- and much more to connect offline & online

Digital devices now influence about 60 percent of offline retail sales according to estimates from Deloitte [7], so omnichannel integrations is most important way to make customers loyal to retailer.

Structure of RG Ecosystem

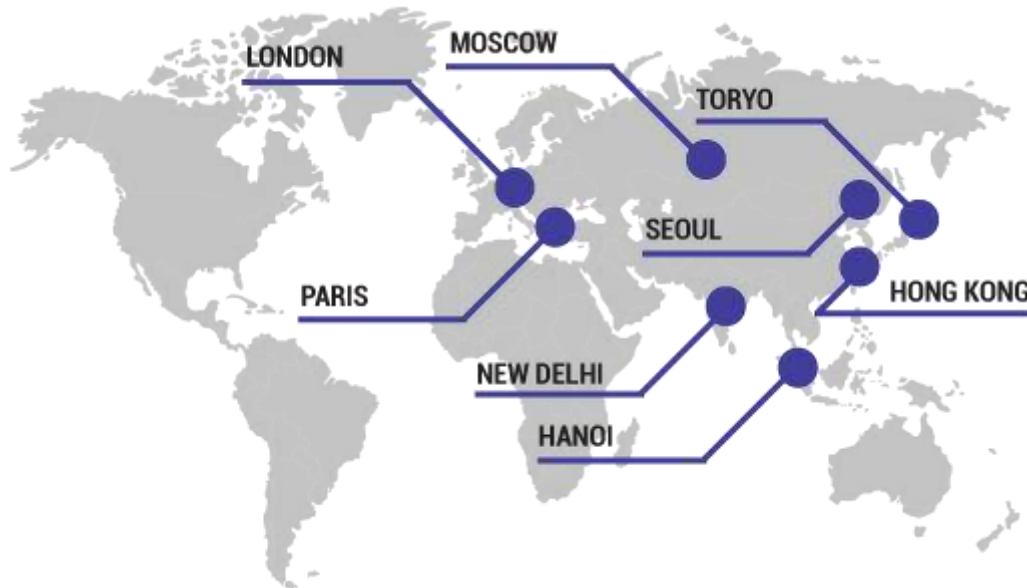


An ecosystem is formed around the platform, which consists of:

- **Business users**
manufacturers, stores, brand owners, shopping malls
- **Products Suppliers**
manufacturers, distributors; wholesales, dropshipping, just-in-time production
- **Services**
analytics, advertising, IT-infrastructure, etc.
- **Service providers**
content, delivery, payment, management, consulting, etc.
- **VC Fund Startups**
retail and marketing startups
- **Loyalty Rewards Partners**
shops, airlines, banks, suppliers and more

All ecosystem participants are selected and maximally integrated into the platform to be able to operate as a single system and to provide sales around the world.

Country offices



Retail.Global organizes country offices in all key markets (Russia, Germany, England, France, China, India, Japan, South Korea) , which will allow:

- Attract and work closely with local business users
- Find, check quality and integrate new ecosystem members: suppliers of goods, services, marketplace and local channels of advertising and support
- Be able to provide all local legal and accounting documents

The token is used to pay for the use of the platform - it is not tied to the country in which the services are provided.

Advantages of the platform for business users

1. **Ability to work around the world with the level of service as a local company** - all necessary resources are connected to the platform: local teams for managing local advertising channels and placing on marketplaces, localization and customer support.
2. **The Revenue Sharing payment model (% of sales)** removes the risks of the negative economy of the project. You pay only orders made online, while getting an omnibus effect and increasing sales offline
3. **SaaS platform** that provides high service resiliency, quick availability from different countries and optimization of site content for fast download for customers. In addition, it gives: **constant updating of the platform** , new modules, integration with partner services and the formation of best case practices leads to the continuous improvement of your online business
4. **It is easy to include proven suppliers of goods and services in your sales process around the world:** You can choose among certified Enterprise teams that will develop your online business by being in direct contact with a representative of your company, thanks to the revenue-sharing model, the team is directly interested in your online success. All suppliers are fully integrated with the platform - this makes all sales "seamless" for customers

5. **Control and manage the entire online sales funnel for multiple growth:** The success of the Retail.Global platform is also achieved through the fact that online business is the entire funnel of sales, from advertising communication and websites to support service, delivery and loyalty system - and it is effective work on each of these stages leads to significant growth in business
6. **Use market best practices, sales channels, better connection conditions, and content and support for different countries** - a unique competence available to RG users that is made possible by placing a large number of companies from different markets on the platform, unique conditions for working with service providers and goods.
7. **RG token** can be used of the platform around the world: to activate the work with the platform from the side of business users and partners, a deposit is made in tokens that enable, among other things, a deferral of payment for services.

Advantages of the platform for suppliers of goods, services and service providers

1. The ability to get customers from all over the world and make your product global
2. Reduction of the resources spent for customer service through a single integration with the platform
3. Unique experience working with clients from all over the world

Technology

Technology stack

Our platform and production team uses MySQL, MongoDB, Redis, Memcached, Sphinx, Elastic Search, PHP, Python



Blockchain networks: Ethereum, Hyperledger



Interface of product

Now we have working platform for Enterprise clients use case.

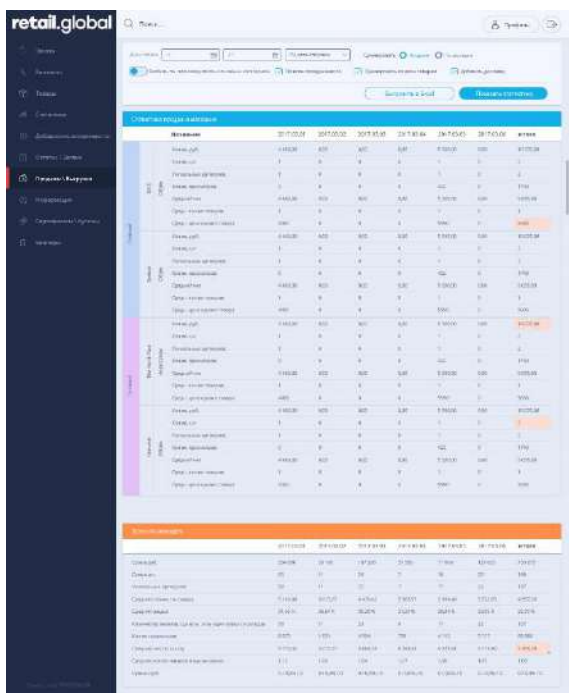
Enterprise projects (pure online shops, shops chain and manufacturers) have access for different types of statistics, order management, statistic of warehouses stock.



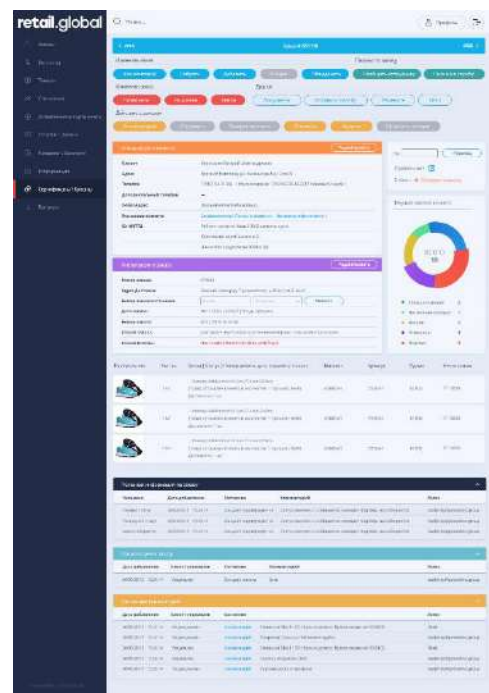
Orders listing



Statistics



Statistics for supplier



Order view

Business model

Commission for platform usage

Companies pay for Platform by revenue sharing model:

- **Independent/Medium (from 0.5\$mIn/year)**
- **Enterprise companies (from 5\$mIn/year):**
with revenue sharing model: from 3% to 20%
- **Service companies: with revenue sharing model:**
from 1% to 10%
- **SmartContracts and Loyalty Reward Tokens fee:**
from 0.2% to 5%

Target clients

Platform has plans for different size of business:

1) **Owners of independent offline store**

They get new revenue stream from online and make better customers relations with omnichannel tools and loyalty rewards program
Global abilities to sales make real for getting loyal customers from all over the world.

2) **Trade centers and Department Shops**

We have offer for trade centers to make online store in regard to all stores.
Now trade centers have problems with capacity of trade centers and realization of online store concept with mobile app and catalog with real availability of all products will be great step to boost the sales and make customers loyal.

3) **Manufacturers in Fashion, Beauty, Home Décor, FMCG, Sport and Food:**

enterprise service to companies with development of official monobrand online store with omnichannel tools and global service.

Integration of online merchandise just-in-time shop-in-shop increase the sales and make customers more loyal

4) **Entrepreneurs** that want to make business online everywhere: make your sales global and make all operation online in any point of the world

Target industries

- 1) Fashion Clothing, Accessories & Footwear – it's about half of all crossborder sales
- 2) Health & Beauty
- 3) Outdoor & Sporting
- 4) Speciality – food, luxury thing and special products

Use cases

1) Local manufacturer of shoes with local dealer network starts global crossborder sales and then transfers part of stock in Europe

Retail.Global implements on the platform following:

- The choice of the team that will create an online store, catalog and integration with the manufacturer and partners
- Products stock of all stores of own and wholesale partners are connected
- Multilingual support and worldwide shipping are connected
- Own brand loyalty rewards system
- Operating warehouses in Europe are being created for faster service to local customers

2) You have to boost local marketing, delivery and customers support to make global sales growing

The problem

To make global sales retailer has to pay at least to local marketing and content team, check the result of the work and even need to engage third parties who collect money and solve the dispute.

Solution

Multisignature-supported SmartContracts and payments made within Retail.Global platform make deals transparent and reliable. First, customers transfer money to platform address with Smart Contract; contractors make their part of job. Only after the customer is satisfied with the result they sign the Smart Contract and money is transferred to the contractor. Platforms have commission paid by Retail.Global Token

3) Ordering & checking goods from wholesale supplier of China

The problem

When ordering goods from another country customer faces the problem of worse quality and local agent (escrow) is needed to check the supply.

Solution

Retail.Global offers to make deals via smart contracts: first, supplier generate smart contract on the platform; then, customer reads, accepts terms and transfers money. When supplier is ready to send, they sign the contract and third party agent checks the deliverable. Finally, logistic companies have tracking history of cargo ("oracle") and money is transferred to supplier.

4) Local trade center starts losing footstep and sales due to competition from online stores and new shopping centers

Retail.Global implements on the platform following:

- Creating a common online store with products from all stores
- Ensuring a content creation for the catalog and integration of all participants
- Provision of all omnichannel tools - from booking, availability in the store, product search among all stores

5) **Loyalty rewards system for offline and online stores**

- Personal cabinet with the history of all purchases in offline and online
- bonus system for social activities
- a referral system to enable all customers to earn bonuses on distributing coupons among friends
- opportunity to give instead of discounts on cash back goods to the bonus account
- the loyalty system giving branded crypto tokens to users - now there is a new opportunity to exchange them among all users
- Ability to exchange bonuses among partner loyalty systems

Roadmap

Our history started 10 years ago to creating all infrastructure for ecommerce

2007	Start of own online shop Proskater.ru, sporting goods
2012	Creating all infrastructure: warehouse, support, content creating, marketing and accountant
2015	First enterprise client - Quiksilver with Boardriders sport chain (brd.ru)
2016	We get first angel investment of \$300,000
2016	New client - A3Sport, owner of Nike, SuperDry, Stride shops with DropSneakers.ru online store
2016	Making all program infrastructure as platform to connect new online shops
2016	Making omnichannel modules for connect offline retail
2017	For next stage of development we get \$300,000 from business-angel
2017	Start of customers stores - Glance, Mail.ru, VK.com, Soho, Union, JustCoffee, Anta
2018	New clients: 5Pockets Chain, Comma, Pierre Cardin, Steinberg
2018	White Paper issued with roadmap and vision for next few years development

After the ICO we plan to release next modules for Retail.Global platform

	Platform for Independent online stores	Platform for Enterprise online stores	Marketplace of services and service providers	Marketplace of products suppliers	Loyalty rewards system on tokens	Retail Venture Fund
3Q 2018	Ability to create, connect the necessary processes (delivery, payment, support, domain) - Russia, Belarus, Kazakhstan	Multilingual interface and international delivery & Launching New Enterprise Clients	Pilot run		Pilot run at stores	
4Q 2018	Multilingual interface and international delivery - Germany		First users and partners in Europe and Russia			Start of the first seeding round in the first 5 companies for \$250k
4Q 2018	Expansion (Spain, Italy, France)		Full Release	Pilot run	Working start for all participants in the platform	
1Q 2019		Expansion (Spain, Italy, France)	Expansion (Spain, Italy, France)	First users and partners in Europe and Russia		
2Q 2019	Expansion (England)			Full Release		Start of the 2nd seeding round in the first 5 companies for \$250k
3Q 2019		Expansion (England)	Expansion (England)	Expansion (Spain, Italy, France)	Creation of modules for offline retail and first pilots	
4Q 2019	Expansion (India)					
1Q 2020		Expansion (India)	Expansion (India)	Expansion (England)	The main launch for offline and online retail	Start of the 3d seeding round in the first 5 companies for \$250k
2-3Q 2020	Expansion (China)					
3-4Q 2020		Expansion (China)	Expansion (China)	Expansion (India)		
1-2Q 2021	Expansion (Another Asia Countries)					Start of the 4th seeding round in the first 5 companies for \$250k
3-4Q 2021		Expansion (Another Asia Countries)	Expansion (Another Asia Countries)	Expansion (China & Another Asia Countries)		

Calculation of investment needed

For development Retail.Global ecosystem we make calculation of investment needed

INCOME	2018	2019	2020	2021
Transactions on marketplace services (1)				
% Of stores that use the platform in transactions:	12%	24%	36%	48%
% Of the turnover that accounts for transactions on the platform:	7%	17%	20%	24%
Number of transactions	14	1620	14333	61664
Total turnover of transactions:	\$56,811	\$6,639,239	\$59,112,637	\$255,126,380
Average platform commission,%:	5%	5%	5%	5%
% Of those who conduct through tokens, without commission:	2%	6%	18%	30%
Total platform commission:	\$2,797	\$316,204	\$2,534,392	\$9,458,814
Transactions for the supply of goods (2)				
% Of stores that use the platform in transactions "	6%	15%	21%	27%
% Of the turnover that accounts for transactions on the platform:	8%	19%	25%	31%
Average margin,%:	40%	40%	40%	40%
Total turnover in the prices of delivery of goods:	\$20,142	\$2,738,084	\$24,399,728	\$108,083,386
Average platform commission,%:	5%	5%	5%	5%
% Of those who conduct through tokens, without commission:	2%	6%	18%	30%
Total platform commission:	\$992	\$130,434	\$1,045,859	\$4,005,468
Shops Independent (3)				
Number of new stores (Russia)	542	3187	5895	10587
Number of new stores (Germany)	258	2463	5092	9145
Number of new stores (France)	113	1737	4399	7900
Number of new stores (Another Europe)	38	1059	3800	6824
Number of new stores (India)	0	542	3187	5895
Number of new stores (China)	0	113	1737	4399

Number of new stores (Bangladesh)	0	0	426	2951
Number of new stores (Other countries)	0	0	0	426
Percentage of newcomers	10%	10%	10%	10%
Number of fallen off	95	910	2454	4813
Total number of new stores:	856	8190	22083	43315
Total cumulative total:	856	9046	31129	74444
Average number of orders per month per store:	100	100	100	100
Average check at the store:	\$42	\$42	\$42	\$42
Average revenue from the store:	\$50,000	\$50,000	\$50,000	\$50,000
Total turnover of stores:	\$13,327,739	\$215,711,308	\$983,388,139	\$2,618,604,318
Average commission from the store:	2%	2%	2%	2%
Total platform commission:	\$266,555	\$4,314,226	\$19,667,763	\$52,372,086
Internet store own Enterprise (4)	\$4,177,100	\$4,303,333	\$4,336,667	\$5,000,001
Number of Enterprise stores				
Total stores:	32	128	278	464
Percentage of commissions from stores				
Total:	\$431,042	\$3,925,000	\$12,926,250	\$26,463,250
Average per 1 store:	\$3,268	\$3,446	\$3,633	\$3,696
Turnover of Enterprise stores				
Total:	\$5,398,333	\$50,906,667	\$169,743,333	\$349,523,333
Average per 1 store:	\$314,663	\$633,519	\$814,200	\$927,503
Total turnover of stores Ent All:	\$9,575,433	\$55,210,000	\$174,080,000	\$354,523,335
Total revenue (P + M):	\$4,608,142	\$8,228,333	\$17,262,917	\$31,463,251
Average check:	\$75	\$75	\$75	\$75
Total revenue (Ind + Ent + Mar):	\$4,878,485	\$12,989,198	\$40,510,930	\$97,299,621
Number of total stores (Ind)	200	1165	2494	4714
Number of total stores (Ent)	32	128	278	464
Number of total stores (Ind + Ent):	242	1303	2782	5188
Number of orders (Ind + Ent):	103,329	1,007,340	3,384,601	7,938,698
Number of orders (Enterprise):	22,867	107,844	277,244	499,844
Using tokens when buying				
% Of use in purchases	7%	17%	20%	24%
Total turnover on sales in tokens	\$937,465	\$39,584,073	\$218,546,450	\$665,739,319
Annual turnover:	\$63,366,573	\$549,363,369	\$13,889,617,674	\$35,677,531,830

Annual Revenue:	\$58,496,357	\$150,510,714	\$443,168,153	\$1,006,024,052
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Salary

Main office

CEO	\$120,000	\$120,000	\$120,000	\$120,000
COO	\$90,000	\$90,000	\$90,000	\$90,000
CTO	\$60,000	\$60,000	\$60,000	\$60,000
Legal	\$120,000	\$120,000	\$120,000	\$120,000
Office	\$171,000	\$262,500	\$501,000	\$861,000

Enterprise - Infrastructure:

Marketing	\$108,000	\$230,000	\$548,000	\$1,028,000
Warehouse staff	\$125,250	\$185,250	\$274,500	\$428,250
Support	\$127,500	\$200,250	\$314,250	\$506,250
Content	\$122,000	\$219,000	\$371,000	\$627,000
Developers	\$345,000	\$497,500	\$895,000	\$1,495,000
Accountant	\$51,600	\$72,000	\$147,600	\$264,000
Total staff:	\$1,440,350	\$2,056,500	\$3,441,350	\$5,599,500

Enterprise - Management:

Sales Director	\$27,500	\$30,000	\$30,000	\$30,000
Project Manager	\$74,000	\$384,000	\$998,000	\$1,816,000
Programmer	\$74,000	\$234,000	\$240,000	\$240,000
Photographer + Processor	\$11,000	\$12,000	\$12,000	\$12,000
Maker-up designer	\$74,000	\$384,000	\$998,000	\$1,816,000
Advertising manager	\$90,000	\$480,000	\$1,247,500	\$2,270,000
Total staff:	\$350,500	\$1,524,000	\$3,525,500	\$6,184,000

Independent

Managers team	\$48,000	\$88,000	\$96,000	\$96,000
Product Leader	\$60,000	\$60,000	\$60,000	\$60,000
Team Lead	\$48,000	\$48,000	\$48,000	\$48,000
Programmers	\$165,000	\$237,000	\$309,000	\$381,000
Q&A team	\$36,000	\$36,000	\$36,000	\$36,000
Total staff:	\$357,000	\$469,000	\$549,000	\$621,000

Marketplace Services & Supply chain

Managers team	\$60,000	\$110,000	\$120,000	\$120,000
Product Leader	\$30,000	\$30,000	\$30,000	\$30,000
Team Lead	\$24,000	\$24,000	\$24,000	\$24,000
Programmers	\$137,500	\$197,500	\$257,500	\$317,500
Q&A team	\$30,000	\$30,000	\$30,000	\$30,000
Total staff:	\$281,500	\$391,500	\$461,500	\$521,500

Expansion

Number of markets				
Country manager	\$320,000	\$660,000	\$720,000	\$720,000
Sales manager	\$256,000	\$528,000	\$576,000	\$576,000
Marketing budget	\$36,000	\$36,000	\$36,000	\$36,000
Office costs	\$48,000	\$48,000	\$48,000	\$48,000
Total staff:	\$660,000	\$1,272,000	\$1,380,000	\$1,380,000

Loyalty Reward System

Managers team	\$60,000	\$110,000	\$120,000	\$120,000
Product Leader	\$48,000	\$48,000	\$48,000	\$48,000
Team Lead	\$36,000	\$36,000	\$36,000	\$36,000
Programmers	\$165,000	\$237,000	\$309,000	\$381,000
Q&A team	\$24,000	\$24,000	\$24,000	\$24,000
Total staff:	\$333,000	\$455,000	\$537,000	\$609,000

Retail Fund

Managers team	\$60,000	\$60,000	\$60,000	\$60,000
Analytics team	\$36,000	\$36,000	\$36,000	\$36,000
Total staff:	\$96,000	\$96,000	\$96,000	\$96,000
	\$3,518,350	\$6,264,000	\$9,990,350	\$15,011,000

COSTS

Enterprise - Infrastructure

Office

Office + warehouse (meters)	\$13,800	\$43,000	\$122,300	\$242,700
Office + warehouse (R / meter / month)	\$240	\$240	\$240	\$240
Equipment:	\$26,000	\$26,000	\$26,000	\$26,000
Office + warehouse (Total)	\$302,000	\$886,000	\$2,472,000	\$4,880,000

Operating expenses

Enterprise - Infrastructure

Communications	\$91,300	\$487,900	\$1,302,000	\$2,649,400
Bank services	\$21,600	\$77,200	\$172,500	\$340,800
Other services	\$15,600	\$74,100	\$232,600	\$473,400
Office supplies and other office expenses	\$35,900	\$133,500	\$398,000	\$798,800
Equipment	\$23,400	\$111,400	\$349,000	\$709,900
Logistics costs	\$86,200	\$330,600	\$811,200	\$1,613,200
Representative costs	\$15,600	\$74,100	\$232,600	\$473,400
Advertising	\$604,515	\$602,467	\$607,133	\$700,000
Delivery	\$459,481	\$473,367	\$477,033	\$550,000

Goods Costs	\$2,506,260	\$2,582,000	\$2,602,000	\$3,000,001
Total:	\$3,859,856	\$4,946,633	\$7,184,067	\$11,308,901

Marketing

Enterprise

Fee for attraction	\$120,000	\$120,000	\$120,000	\$120,000
Number of new stores	32	96	150	186

Independent

Fee for attraction	\$6,000	\$6,000	\$6,000	\$6,000
Number of new stores	856	8190	22083	43315

Total	\$747,866	\$5,055,168	\$12,541,528	\$23,517,486
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Venture Fund

Funding	\$1,250,000	\$1,250,000	\$1,250,000	\$0
Management fee	\$62,500	\$62,500	\$62,500	\$0
Summary	\$1,312,500	\$1,312,500	\$1,312,500	\$0
Total CONSUMPTION	\$9,740,572	\$18,464,301	\$33,500,445	\$54,717,387

Profit (INCOME-EXPENDITURE):	-\$4,862,087	-\$5,475,103	\$7,010,486	\$42,582,233
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Taxes and legal costs

Taxes on wages (%)	50%	50%	50%	50%
Taxes on wages (P)	\$1,759,175	\$3,132,000	\$4,995,175	\$7,505,500
Income tax (%)	20%	20%	20%	20%
Income tax (P)	-\$972,417	-\$1,095,021	\$1,402,097	\$8,516,447
VAT (payable):	-\$349,185	\$11,554	\$3,070,911	\$10,619,541
Total for taxes (P):	\$437,573	\$2,048,533	\$9,468,184	\$26,641,488

Market value of the company	-\$233,921	-\$127,760	\$1,657,661	\$5,601,959
Cost on crypto-exchanges	-\$285,334	-\$498,631	\$340,472	\$2,440,281

Cumulative total:

Given the fixed costs:	-\$233,921	-\$5,252,020	-\$3,326,704	\$39,255,529
And taking into account taxes:	-\$285,334	-\$5,798,290	-\$13,288,222	\$659,752

Capitalization forecast

Market value of the company	\$63,366,573	\$549,363,369	\$1,805,976,160	\$4,172,064,770
Cost on crypto-exchanges	\$68,268,201	\$294,574,804	\$1,050,048,194	\$3,584,391,476

All investment needed: \$20,000,000

Tokenization and token sale

Deposit on the platform:

To work with the platform it is necessary to make a deposit in RGT in the amount of \$ 10,000.

After receipt of the deposit:

- all components of the platform are activated
- the ability to enter transactions on the internal marketplace of suppliers
- possibility to connect service companies
- to get services with a delay and pay with proceeds

The deposit amount is calculated monthly as a percentage of revenue for the previous month, but not less than \$ 10,000:

- 10% (for projects with revenues up to \$ 100,000 per month)
- 5% (for projects with revenues from \$ 100,000 per month)

We made prediction of cost of Retail Token. It drives 3 main options:

- 1) Realization of roadmap: new products and markets
- 2) Increasing volume of token trading by platform:
 - a. commission of marketplace of services
 - b. commission of marketplace of goods suppliers
 - c. using tokens to purchasing orders from platforms shops
- 3) Increasing speculative trading with token

Token Mechanics	
Token Name	RGT
Price per Token	\$ 1,00
Min Cap	2,000,000
Hard Cap	20,000,000
Upper Cap (Pre-Sale)	1,000,000
Free Float	60%
Token Privileges	In-platform utility token
Token Allocation	
Token Sale	60%
Referral Program	5%
Management & Team	15%
Option Pool & M&A Reserve	10%
Tech Support & Advisory	10%

Usage of Proceeds	
Salaries	30%
Office	2%
Infrastructure	23%
Marketing	36%
Venture Funding	8%
Purchase:	1 RG Token sold at \$1.00
Token Sale Target:	10,000,000 RGT
Max. Supply Limit Of Tokens Available For Sale	24,300,000 RGT All unsold tokens will be transfer on wallet for "Option Pool & M&A Reserve" with 1year block period
Tokens Created:	40,500,000 RGT
Min Cap in Tokens:	2,000,000 RGT (two millions)
Token Price:	\$1.00
Ticker Symbol:	RGT
Recommended Minimum Purchase Per Person	\$15 (=15 RGT)
Maximum Purchase Per Subscription	\$10,000,000 (10,000,000 RGT)
Private Pre-Sale	\$1,000,000
Crowd Pre-Sale	\$6,000,000
Crowd Sale	\$13,000,000
Sale Bonus:	40% During Private Pre-Sale (\$1,000,000 available) 35-30% During Crowd Pre-Sale (\$6,000,000 available) 25-5% During Crowd Sale (\$13,000,000 available)
Accepted Fiat Currencies:	EUR, USD
Accepted Cryptocurrencies:	BTC, BCH, ETH, LTC, DASH
Accepted Nationalities:	Every Nationality, except: United States, Singapore, Socialist Republic of Vietnam, People's Republic of China or resident of a country where American embargoes and sanctions are in force, namely Iran, North Korea, Syria, Sudan, or Cuba. More information in our Terms of Token Sale.
Exchanges	We plan to be listed amongst the largest cryptocurrency exchanges.
% of total funding distribution by year:	
2018	33%
2019	47%
2020	15%

Current stages and bonuses

Stage	From Amount	To amount	Bonus
Private Pre-Sale	0	\$1,000,000	40.00%
Crowd Pre-Sale	\$1,000,001	\$3,000,000	35.00%
Crowd Pre-Sale	\$3,000,001	\$7,000,000	30.00%
Crowd Sale	\$7,000,001	\$10,000,000	25.00%
Crowd Sale	\$10,000,001	\$13,000,000	20.00%
Crowd Sale	\$13,000,001	\$15,000,000	15.00%
Crowd Sale	\$15,000,001	\$17,000,000	10.00%
Crowd Sale	\$17,000,001	\$20,000,000	5.00%

The cost of 1 RGT for investors at all stages of the ICO is 1 USD

The release of RGT tokens and their delivery to the wallets of the ICO participants is made within 10 days after the completion of the ICO.

The Token RGT will be quoted on several cryptocurrency exchanges and will have market pricing.

Tokens for team and advisors has vesting time for 2 years from ICO ending time.

How to invest:

Investor has special wallet, located at ico.retail.global.

Wallet powered by Ambisafe (<https://www.ambisafe.co/>), software supplier of many successful ICOs (Tether, Bitfinex, Polybius, Taas, Chronobank, Propy)

Token acquisition is possible by crypto-currency: USDT, BTC, ETH, ETC, LTC, ZEC, DASH

Instruction is available on <https://retail.global>

Team and current business

All team have more than 10 year experience in ecommerce, retail and wholesale sales.

Retail.Global have advisory board that includes people from advertisement, retail, technology markets.

Team

Zhdankin Pavel

CEO and founder of Retail.Global, Proonline (Russian ecommerce service company), Proskater.ru (one of the leader in sport ecommerce in Russia), Brandship (merchandise business for brands). Over 10 years experience in ecommerce

Satsunkevich Artur

Director of partnership and Business Development. Over 10 years experience in sales of fashion and FMCG (Gloria Jeans, Lacoste, Jeans Symphony, KixBox)

Evgeniy Sorokin

COO of Retail.Global. Over 7 years in company, control of creating of all infrastructure for ecommerce: warehouse, call-center, document processes and logistics

Gagiev Arkadiy

Chief Marketing Director

Over 6 years in data analytics of fashion and FMCG sales. Expert in all digital marketing channels: context ads, SEO, media buying, SMM, email and others

Gavrish Dmitry

CTO of Platform. 7 years of experience in web-development

+ **60 people in team: content, support, marketing, development, warehouse and accounting**

Advisors

Roger Crook

The CEO of DHL Global Forwarding. 30 years international experience, served on the board of Deutsche Post DHL. Worked with Amazon and Lazada/Alibaba in the US, EU and Asia

Keith Teare

The founding shareholder of TechCrunch, Executive Chairman at Accelerated Digital Ventures, founder of many companies Archimedes Labs, EasyNet (>\$1 bln valuation), RealNames (>\$1 bln valuation), Minds and Machines Inc. and many more

Ken Leaver

Director of product at Wayfair (\$7bln US ecommerce), Head of Product LAZADA (an Alibaba Company), ex-CEO Groupon UA, also: VISA, BCG, Strategy Partners

Smerkis Vladimir

Cofounder of The Token Fund and Tokenbox, journalist in Cointelegraph. Advisor in networking, blockchain vision, strategy and crowdfunding

Shamis Alexander

Partner in Dostavista (global crowdsourced same-day delivery service.), Founder of Printio (just-in-time gifts production), Foodik (food delivery)

Nester Roman

CEO and co-founder, Segmento

Segmento is a leading data-driven omnichannel marketing platform. Acquired by Sberbank Group (LSE:SBER, largest Bank in Eastern Europe) and AFK SISTEMA (AFKS (MCX))

Matskevich Dmitry

cofounder of dbrain (blockchain platform to collectively build AI Apps), cofounder of Flocktory (acquired by QIWI), Relap.io. Advisor in relationships with investors, partners and AI technologies in retail and media

Aizen Ilya

Founder of Flocktory (acquired by QIWI), investor of many startups. Advisor in ecommerce, B2B relationships, growth hacking and relationships with investments

Solodov Vladimir

Business consultant, MBA (Cornell Institute), working for The Boston Consulting Group (BCG). Helps with networking, finance and global vision

Tomashevskiy Denis

CEO of Quiksilver Russia & Finland & Denmark, ex-head of Marketing Adidas CIS. Advisor in retail chains, wholesale system, international expansion and management

Ambisafe

Blockchain partner for wallet. Security for investors and issue of tokens

Dostavista Global

B2C & P2P Shipping on uber model in Russia, India, China, Brazil, Mexico, England, Indonesia, Turkey and other countries. Advisor in shipping, uber model capabilities of markets and implementation for Retail.Global platform

Dbrain

Blockchain startup focused on AI usage in business cases: all Retail.Global users have early access for all Dbrain application: image and video processing to online store

Madcrush

Blockchain developers company provides support for blockchain expertise and smart contract development

Our current clients

Current clients of platform



GLANCE

DRoP!



soho

proskater

@mail.ru



STEINBERG



- 1) **Proskater** (online sport clothing retailer)
Pure online leader of sport segment – unite over 50 warehouses from 4 cities (дописать)
- 2) **DROP** (sneakers store chain)
Omnichannel retailer of exclusive sneakers from big brand like Nike, Adidas, Asics –
- 3) **BOARDRIDERS** (shops chain of Quiksilver)
Omnichannel retail chain of sport and clothing goods – unites 7 warehouse
- 4) **GLANCE** (designer clothing manufacturer and shops chain)
Big fashion retailer of 150 shops
- 5) **SOHO** (shoe shops chain)
Shoe retailer and distributor of Clarks, Ara, EMU, Porsche Design and other brands
- 6) **Gifts.Mail.ru** (online gifts store)
Gifts shop for one of the biggest online company (market capitalization)
- 7) **VK.com/Shop** (online gifts store)
- 8) **JustCoffee** (coffee manufacturer)
- 9) **UnionBoards** (sport equipment manufacturer)
- 10) **Anta** (top Chinese sport manufacturer, operating of 10000 stores all over the world)

All projects now make up
\$4 000 000/year revenue with platform

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Risk factors

An acquisition of the Retail.Global token involves a high degree of risk. Each potential purchaser of the Retail.Global token should carefully consider the following information about these risks before he decides to buy the Retail.Global token. If any of the following risks actually occurs, the Retail.Global platform and the value of the Retail.Global tokens could be materially adversely affected.

Risks and uncertainties described below in this White Paper may not be the only ones token holders face. Additional risks and uncertainties may also materially adversely affect on the Retail.Global platform or the value of the Retail.Global tokens.

1. RISKS CONNECTED TO THE VALUE OF Retail.Global TOKENS

1.1. Lack of Development of Market for Retail.Global token. Because there has been no prior public trading market for the Retail.Global token, the sale of the Retail.Global token described in this White Paper may not result in an active or liquid market for the Retail.Global token, and their price may be highly volatile. Although applications have been made to the cryptographic token exchanges for the Retail.Global token to be admitted to trading, an active public market may not develop or be sustained after the Retail.Global token sale. If a liquid trading market for the Retail.Global token does not develop, the price of the Retail.Global token may become more volatile and token holder may be unable to sell or otherwise transact in the Retail.Global tokens at any time.

1.2. Risks Relating to Highly Speculative Traded Price. The valuation of digital tokens in a secondary market is usually not transparent, and highly speculative. The Retail.Global tokens do not hold any ownership rights to Company's assets and, therefore, are not backed by any tangible asset. Traded price of the Retail.Global token can fluctuate greatly within a short period of time. There is a high risk that a token holder could lose his/her entire contribution amount. In the worst-case scenario, the Retail.Global tokens could be rendered worthless.

1.3. Retail.Global token May Have No Value. The Retail.Global token may have no value and there is no guarantee or representation of liquidity for the Retail.Global token. Company Parties are not and shall not be responsible for or liable for the market value of the Retail.Global token, the transferability and/or liquidity of the Retail.Global token and/or the availability of any market for the Retail.Global token through third parties or otherwise. For the purposes of this Section of the White Paper, the term "Company Parties" shall include Company and its respective past, present and future employees, officers, directors, contractors, consultants, attorneys, accountants, financial advisors, equity holders, suppliers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors and assigns (hereinafter in this Section – "Company Parties").

1.4. Retail.Global token May Be Non-Refundable. Except for as provided in a legally binding documentation or prescribed by the applicable legislation, Company Parties are not obliged to provide the Retail.Global token holders with a refund related to the Retail.Global token. No promises of future performance or price are or will be made in respect to the Retail.Global token, including no promise of inherent value, no promise of continuing payments, and no guarantee that the Tokens will hold any particular value. Therefore, the recovery of spent resources may be impossible or may be subject to foreign laws or regulations, which may not be the same as the private law of the Retail.Global token holder.

2. BLOCKCHAIN AND SOFTWARE RISKS

2.1. Blockchain Delay Risk. On the most blockchains used for cryptocurrencies' transactions (e.g., Ethereum, Bitcoin blockchains), timing of block production is determined by proof of work so block production can occur at random times. For example, the cryptocurrency sent as a payment for the Retail.Global token in the final seconds of the Retail.Global token sale may not get included into that period. The respective blockchain may not include the purchaser's transaction at the time the purchaser expects and the payment for the Retail.Global token may reach the intended wallet address not in the same day the purchaser sends the cryptocurrency.

2.2. Blockchain Congestion Risk. The most blockchains used for cryptocurrencies' transactions (e.g., Ethereum, Bitcoin blockchains) are prone to periodic congestion during which transactions can be delayed or lost. Individuals may also intentionally spam the network in an attempt to gain an advantage in purchasing cryptographic tokens. That may result in a situation where block producers may not include the purchaser's transaction when the purchaser wants or the purchaser's transaction may not be included at all.

2.3. Risk of Software Weaknesses. The token smart contract concept, the underlying software application and software platform (i.e. the Ethereum, Bitcoin blockchains) are still in an early development stage and unproven. There are no representations and warranties that the process for creating the Retail.Global token will be uninterrupted or error-free.

There is an inherent risk that the software could contain weaknesses, vulnerabilities or bugs causing, inter alia, the complete loss of the cryptocurrency and/or the Retail.Global tokens.

2.4. Risk of New Technology. The Retail.Global platform, the Retail.Global token and all of the matters set forth in this White Paper are new and untested. The Retail.Global platform and the Retail.Global token might not be capable of completion, creation, implementation or adoption. It is possible that no blockchain utilizing the Retail.Global platform will be ever launched. Purchaser of the Retail.Global token should not rely on the Retail.Global platform, the token smart contract or the ability to receive the Retail.Global token associated with the Retail.Global platform in the future. Even if the Retail.Global platform is completed, implemented and adopted, it might not function as intended, and any Retail.Global token may not have functionality that is desirable or valuable. Also, technology is changing rapidly, so the Retail.Global platform and the Retail.Global tokens may become outdated.

3. SECURITY RISKS

3.1. Risk of Loss of Private Keys. The Retail.Global token may be held by token holder in his digital wallet or vault, which requires a private key, or a combination of private keys, for access. Accordingly, loss of requisite private keys associated with such token holder's digital wallet or vault storing the Retail.Global token will result in loss of such Retail.Global token, access to token holder's token balance and/or any initial balances in blockchains created by third parties. Moreover, any third party that gains access to such private keys, including by gaining access to login credentials of a hosted wallet or vault service the token holder uses, may be able to misappropriate the token holder's Retail.Global tokens.

3.2. Lack of Token Security. The Retail.Global token may be subject to expropriation and or/theft. Hackers or other malicious groups or organizations may attempt to interfere with the token smart contract which creates the Retail.Global token or the Retail.Global token in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. Furthermore, because the Ethereum platform rests on open source software, there is the risk that Ethereum smart contracts may contain intentional or unintentional bugs or weaknesses which may negatively affect the Retail.Global token or result in the loss of Retail.Global token, the loss of ability to access or control the Retail.Global token. In the event of such a software bug or weakness, there may be no remedy and holders of the Retail.Global token are not guaranteed any remedy, refund or compensation.

3.3. Attacks on Token Smart Contract. The blockchain used for the token smart contract which creates the Retail.Global token is susceptible to mining attacks, including double-spend attacks, majority mining power attacks, "selfish-mining" attacks, and race condition attacks. Any successful attacks present a risk to the token smart contract, expected proper execution and sequencing of the Retail.Global token transactions, and expected proper execution and sequencing of contract computations.

3.4. Failure to Map a Public Key to Purchaser's Account. Failure of a purchaser of the Retail.Global token to map a public key to such purchaser's account may result in third parties being unable to recognize purchaser's Retail.Global token balance on the Ethereum blockchain when and if they configure the initial balances of a new blockchain based upon the Retail.Global platform.

3.5. Risk of Incompatible Wallet Service. The wallet or wallet service provider used for the acquisition and storage of the Retail.Global token, has to be technically compatible with the Retail.Global token. The failure to assure this may have the result that purchaser of the Retail.Global tokens will not gain access to his Retail.Global tokens.

4. RISKS RELATING TO PLATFORM DEVELOPMENT

4.1. Risk Related to Reliance on Third Parties. Even if completed, the Retail.Global platform will rely, in whole or partly, on third parties to adopt and implement it and to continue to develop, supply, and otherwise support it. There is no assurance or guarantee that those third parties will complete their work, properly carry out their obligations, or otherwise meet anyone's needs, all of which might have a material adverse effect on the Retail.Global platform.

4.2. Dependence of Retail.Global platform on Senior Management Team. Ability of the senior management team which is responsible for maintaining competitive position of the Retail.Global platform depends to a large degree on the services of each member of that team. The loss or diminution in the services of members of respective senior management team or an inability to attract, retain and maintain additional senior management personnel could have a material adverse effect on the Retail.Global platform. Competition for personnel with relevant expertise is intense due to the small number of qualified individuals, and this situation seriously affects the ability to retain its existing senior management and attract additional qualified senior management personnel, which could have a significant adverse impact on the Retail.Global platform.

4.3. Dependence of Retail.Global platform on Various Factors. The development of the Retail.Global platform may be abandoned for a number of reasons, including lack of interest from the public, lack of funding, lack of commercial success or prospects, or departure of key personnel.

4.4. Lack of Interest to the Retail.Global platform. Even if the Retail.Global platform is finished and adopted and launched, the ongoing success of the Retail.Global platform relies on the interest and participation of third parties like developers. There can be no assurance or guarantee that there will be sufficient interest or participation in the Retail.Global platform.

4.5. Changes to the Retail.Global platform. The Retail.Global platform is still under development and may undergo significant changes over time. Although the project management team intends for the Retail.Global platform to have the features and specifications set forth in this White Paper, changes to such features and specifications can be made for any number of reasons, any of which may mean that the Retail.Global platform does not meet expectations of holder of the Retail.Global tokens.

4.6. Risk Associated with Other Applications. The Retail.Global platform may give rise to other, alternative projects, promoted by unaffiliated third parties, under which the Retail.Global token will have no intrinsic value.

4.7. Risk of an Unfavorable Fluctuation of Cryptocurrency Value. The proceeds of the sale of the Retail.Global token will be denominated in cryptocurrency, and may be converted into other cryptographic and fiat currencies. If the value of cryptocurrencies fluctuates unfavorably during or after the Retail.Global token sale, the project management team may not be able to fund development, or may not be able to develop or maintain the Retail.Global platform in the manner that it intended.

5. RISKS ARISING IN COURSE OF COMPANY PARTIES' BUSINESS

5.1. Risk of Conflicts of Interest. Company Parties may be engaged in transactions with related parties, including respective majority of a shareholder, companies controlled by him or in which he owns an interest, and other affiliates, and may continue to do so in the future. Conflicts of interest may arise between any Company Party's

affiliates and respective Company Party, potentially resulting in the conclusion of transactions on terms not determined by market forces.

5.2. Risks Related to Invalidation of Company Parties Transactions. Company Parties have taken a variety of actions relating to their business that, if successfully challenged for not complying with applicable legal requirements, could be invalidated or could result in the imposition of liabilities on respective Company Party. Since applicable legislation may subject to many different interpretations, respective Company Party may not be able to successfully defend any challenge brought against such transactions, and the invalidation of any such transactions or imposition of any such liability may, individually or in the aggregate, have a material adverse effect on the Retail.Global platform.

5.3. Risk Arising from Emerging Markets. Company Parties or some of them may operate on emerging markets. Emerging markets are subject to greater risks than more developed markets, including significant legal, economic and political risks. Emerging economies are subject to rapid change and that the information set out in this White Paper may become outdated relatively quickly.

6. GOVERNMENTAL RISKS

6.1. Uncertain Regulatory Framework. The regulatory status of cryptographic tokens, digital assets and blockchain technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether governmental authorities will regulate such technologies. It is likewise difficult to predict how or whether any governmental authority may make changes to existing laws, regulations and/or rules that will affect cryptographic tokens, digital assets, blockchain technology and its applications. Such changes could negatively impact the tokens in various ways, including, for example, through a determination that the tokens are regulated by financial instruments that require registration. Company may cease the distribution of the Retail.Global token, the development of the Retail.Global platform or cease operations in a jurisdiction in the event that governmental actions make it unlawful or commercially undesirable to continue to do so.

6.2. Failure to Obtain, Maintain or Renew Licenses and Permits. Although as of the date of starting of the Retail.Global token sale there are no statutory requirements obliging Company to receive any licenses and permits necessary for carrying out its activity, there is the risk that such statutory requirements may be adopted in the future and may relate to any of Company Parties. In this case, Company Parties' business will depend on the continuing validity of such licenses and permits and its compliance with their terms. Regulatory authorities will exercise considerable discretion in the timing of license issuance and renewal and the monitoring of licensees' compliance with license terms. Requirements which may be imposed by these authorities and which may require any of Company Party to comply with numerous standards, recruit qualified personnel, maintain necessary technical equipment and quality control systems, monitor our operations, maintain appropriate filings and, upon request, submit appropriate information to the licensing authorities, may be costly and time-consuming and may result in delays in the commencement or continuation of operation of the Retail.Global platform. Further, private individuals and the public at large possess rights to comment on and otherwise engage in the licensing process, including through intervention in courts and political pressure. Accordingly, the licenses any Company Party may need may not be issued or renewed, or if issued or renewed, may not be issued or renewed in a timely fashion, or may involve requirements which restrict any Company Party's ability to conduct its operations or to do so profitably.

6.3. Risk of Government Action. The industry in which Company Parties operate is new, and may be subject to heightened oversight and scrutiny, including investigations or enforcement actions. There can be no assurance that governmental authorities will not examine the operations of Company Parties and/or pursue enforcement actions against them. All of this may subject Company Parties to judgments, settlements, fines or penalties, or cause Company Parties to restructure their operations and activities or to cease offering certain products or services, all of which could harm Company Parties' reputation or lead to higher operational costs, which may in turn have a material adverse effect on the Retail.Global tokens and/or the development of the Retail.Global platform.

6.4. Risk of Burdensomeness of Applicable Laws, Regulations and Standards. Failure to comply with existing laws and regulations or the findings of government inspections, or increased governmental regulation of Company Parties operations, could result in substantial additional compliance costs or various sanctions, which could

materially adversely affect Company Parties business and the Retail.Global platform. Company Parties operations and properties are subject to regulation by various government entities and agencies, in connection with ongoing compliance with existing laws, regulations and standards. Regulatory authorities exercise considerable discretion in matters of enforcement and interpretation of applicable laws, regulations and standards. Respective authorities have the right to, and frequently do, conduct periodic inspections of any Company Party's operations and properties throughout the year. Any such future inspections may conclude that any Company Party has violated laws, decrees or regulations, and it may be unable to refute such conclusions or remedy the violations. Any Company Party's failure to comply with existing laws and regulations or the findings of government inspections may result in the imposition of fines or penalties or more severe sanctions or in requirements that respective Company Party cease certain of its business activities, or in criminal and administrative penalties applicable to respective officers. Any such decisions, requirements or sanctions, or any increase in governmental regulation of respective operations, could increase Company Parties' costs and materially adversely affect Company Parties business and the Retail.Global platform.

6.5. Unlawful or Arbitrary Government Action. Governmental authorities may have a high degree of discretion and, at times, act selectively or arbitrarily, without hearing or prior notice, and sometimes in a manner that is contrary to a law or influenced by political or commercial considerations. Moreover, the government also has the power in certain circumstances, by regulation or government act, to interfere with the performance of, nullify or terminate contracts. Unlawful, selective or arbitrary governmental actions have reportedly included the denial or withdrawal of licenses, sudden and unexpected tax audits, criminal prosecutions and civil actions. Federal and local government entities have also used common defects in matters surrounding the Token sale as pretexts for court claims and other demands to invalidate or to void any related transaction, often for political purposes. In this environment, Company Parties' competitors may receive preferential treatment from the government, potentially giving them a competitive advantage over Company Parties.