



**Global
Finances**

Global Finances
whitepaper

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2. Short description of the project

2.1 Description of the platform

Project Global Finances is the first transparent decentralized crowd funding platform for the financing of perspective business startups. On the site of the project the investors have possibility to buy tokens GFXT with the aim of their future investment in business projects that are offered by the team.

The authors of the startups, which are posted on the site, will receive the collected sum of money as a result of successful campaign and will use them for development purposes of their business. Having received investments on the basis of agreed terms and conditions, the author of each business project guarantees the return of investments to investors.

When investor buys tokens GFXT and invests them in business, he receives the appropriate quantity of tokens GFXT(ERC20) in block chain "Ethereum" and he can sell them on the stock exchange having waited for a profitable rate.

3. Current situation and problems

Crypto currencies become more and more popular and their rate is growing rapidly. For the time being, the problem of effective use of crypto currency, with the aim of getting income and minimum risk of the loss of resources, is still quite up to date.

On the other side, there appear a lot of new perspective ideas, startups, technologies that need financing for their development but they cannot receive it due to the restrictions from the bank or private sectors. The fact is that the order of getting venture capital investments is quite complicated and long lasting.

Investors meet a lot of different companies that are dealing with the collection of investments. And every time, when investing in such a project, an investor is unsure about the responsible and honest work of the team and effective performance of duties during the work on the project.

Project Global Finances significantly differs from other investment projects. We offer investors a transparent and honest platform for their investments. Choosing the project, in which you wish to invest your resources in crypto currency, you may be sure that before placing the investment project on the platform it has already been checked and the authors of the project guarantee timely and professional performance of their duties.

4. Solutions

4.1 History of the Project

The project was established in 2017 by a professional team, which includes programmers of different specialties and qualifications and also marketers, market analysts, managers of the project and legal department.

A lot of years we work on the market in the sphere of software development and digital marketing and follow the actual society trends. And the development of crypto currency is not an exception for us. Our team effectively works decentralized because we do not have any central office. Due to the effectiveness of decentralized platforms and the popularity growth of crypto currency investments, we decided to create the first global crowd funding platform for the investments in startups and the currency of which is Token.

We work in the sphere of marketing and directly meet the speed growth in the development of tendencies and trends. In order to be on the top of our business, we understand that we should quickly make decisions and there should be enough of them. It is important not to lose time during choosing a business idea and also during the organization of dialogues with investors and in other similar situations.

The creation of the transparent platform for the investments will solve the problem of the implementation of investors' trust in investment projects since all checked projects will be collected in one authoritative resource. And also for new and creative business ideas there will be created a unique possibility quickly to receive investments and start the development of business.

4.2. What the project consists of

Project Global Finances consists of such parts:



Investment platform in startups



Support service which deals with projects and clients



Token GFXT as a currency for the transaction of the internal calculations in the circle of the platform



Token GFXT (ERC20) as a currency that can be used for the selling on the stock exchange



Investment projects and business startups that will be posted on the site and available for the investments



Global Finances

4.3. Brand «Global Finances»

The main objective of our project is to unite investors and authors of perspective business projects into one global platform. And also our aim is to provide reliable and comfortable work of our resource, to multiply the income of investors and authors of business projects with the help of our site. We want to help successfully to realize thousands of business projects that need investment.

The advantages of our company are honesty and transparency in the work with clients and also the effective work of the resource which brings result for both sides of the investment.

We want to create global platform which will be authoritative among the investors and about which will know everyone who works with crypto currencies.

We present ourselves as a crowd funding platform for perspective business investment with the help of perspective technologies and crypto currency.

4.4. Objectives set by the company



To create a simple in use site, the purpose of which is to help an author of a business project quickly to post his idea to collect the money and for an investor easily to invest and trace his income from the investments



To provide maximum comfortable communication between the members of the project and the technical support

5. Economics of token

5.1. What is token GFXT (ERC20) supported by

The price of our token GFXT (ERC20) is connected with the working capital of the company Global Finances. By putting up token GFXT (ERC20) for sale, we create the circulation of funds of our company in the amount of 1\$. The received sum of money we distribute between the "investment portfolios" according to the agreement with the investors. The result obtained during the process of circulation will enable to buy out token from the investors at a much higher rate. With the increase of popularity of our resource, the profit of our company will grow and the working capital will grow at the same time. The price of the token will grow due to the chosen deflationary model. Such a model provides the emission of limited quantity of tokens that in turn provides artificially limited offer of tokens on the market. On condition of the long-term redemption, it will lead to the increase in price of token (just as it happens with Bitcoin currency).

With the increase of the token price on the stock, the investors will get the profit from tokens selling. Also the authors of investment projects will return the investment and the percentages on the agreed terms.

Short description of the procedure of getting profit:

1. An investor buys token on the site and in such a way he invests the money into the project;
2. Our company distributes the circulation of tokens between the "investment portfolios" and gets its income from such a procedure.
3. Having received its income, our company buys out tokens from the investors at a much higher rate.

5.2. Role of the investment projects in the process of value increase of the token and the increase in the investor's profit

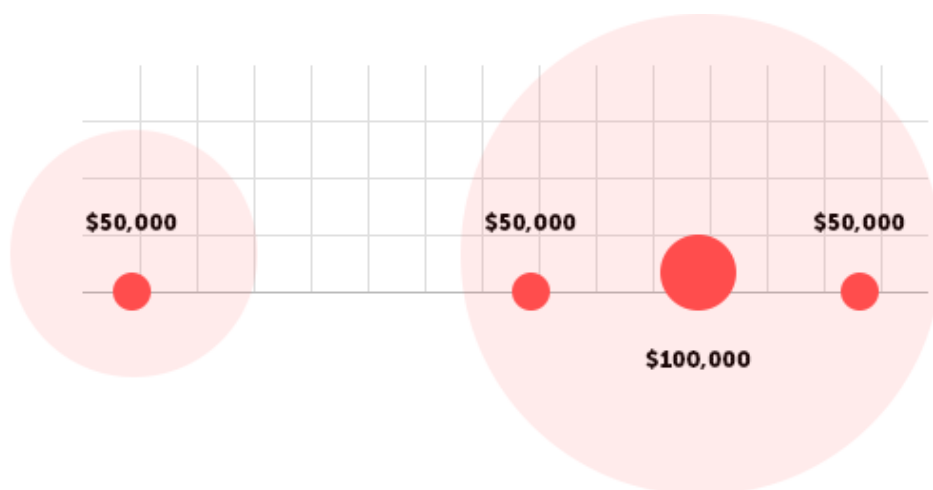
The investment projects that are posted on our site will receive financing for their business as a result of carrying out successful campaign. There is calculated certain commission from the sum of

investment transferred to the author of a startup and this commission is a direct income for our company.

With the income increase of our company there will also grow the working capital, which, in turn, will lead to growth of token price on the stock due to the chosen emission model.

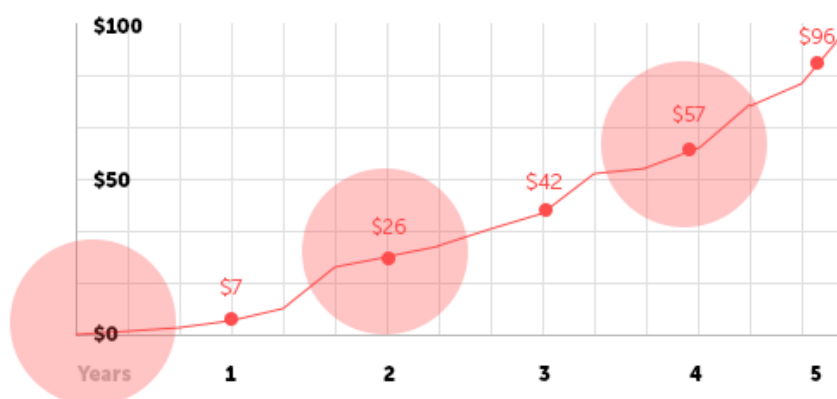
Besides this, we select the investment projects in such a way that the investors can receive additional profit right after making investments. The author of the business project serves as a guarantor for the returning investments. The author undergoes preliminary verification before he is allowed to publish his project on our site.

Thus, by investing money into the business project on our site, you will get one-time possibility to increase several times your capital and also you will get tokens, the price of which will constantly raise, like your income.



5.3. Why the price of the token will raise in the future

A lot of ICO projects enter the market without understanding what mechanisms will lead to the increase of token value at the exchange sales. And this is the main problem the solution of which should first of all disturb the team of the project developers.



What instruments we will use:

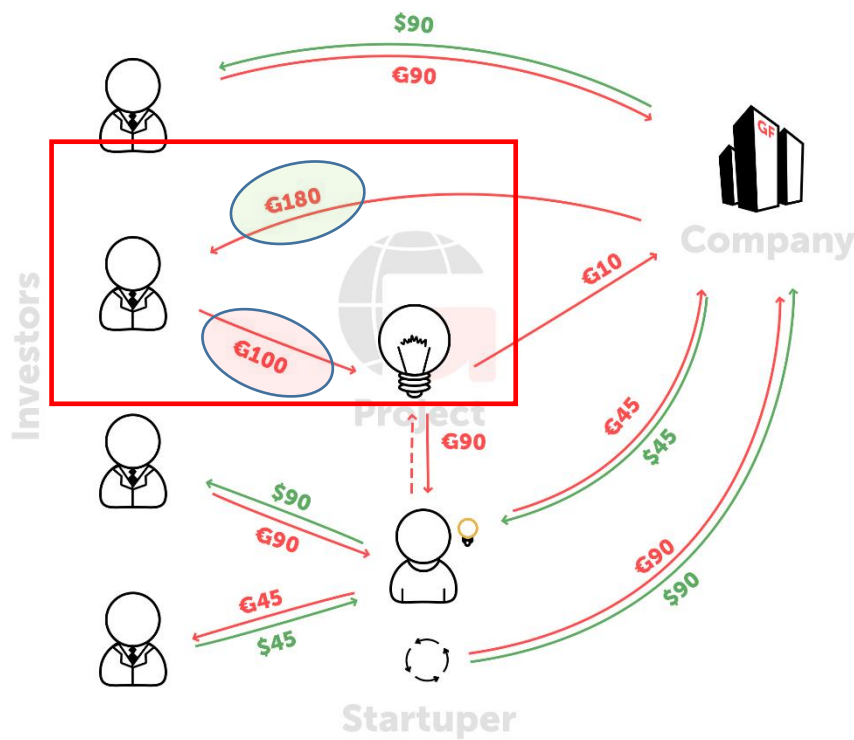
First of all, on the initial stage of starting up the project during the preliminary sale of tokens, we will put up a part of tokens for sale at a reduced price. It will enable our investors to buy tokens at a significantly reduced price and during ICO immediately sell them with great benefit. During preliminary tokens selling, before launching ICO, we will put up tokens for sale with 25% discount of their total price.

The second effective instrument will be fixing the dollar exchange rate by bitcoin and ethereum. We will fix this number and it will not change during all the time of ICO holding.

Also we have thought out the quantitative number of token emission. Their quantity will be limited and tokens will not be additionally produced. It is well known that quantitative increase of

currency leads to inflation. The conditions of tokens emission are clearly defined in smart contract and will not be changed.

And the last step is to provide the circulation of token inside the system for maintaining the demand on the market. As token will be directly internal currency of project Global Finances, it will circulate all the time, and this will provide the growth of its value among investors.



5.4. Future perspectives of GFXT token on the market

In the future the platform will unite highly technological decentralized payment gateway in itself with the help of which there will be a possibility to pay for the services inside the project. They will be added in the process of project expansion.

Also the company plans to work with external resources with the aim to make token GFXT payments universal for thousands of platforms on the level of popular crypto currency.

We will adapt our GFXT token to internal services and it will be possible to pay for them with the help of token. In the future we will develop the direction of internal stock exchange, mobile banking and other powerful services that will fix token on the market.

We will follow the token value on the stocks of exchange and will correct the price on the internal platform according to the market conditions with the purpose of the course to be the same and not to lower the market value.

6. Model of the token

GF token is an informational asset, which company Global Finances is emitting for the future entrance on ICO.

The economical model of token is deflationary. Such a model is interesting for investors by the perspective of the increase in token price in a long-term perspective of buying out in connection with the artificial restriction of tokens offer on the market.

The type of token is "utility" token which is internal currency of the project. GFXT token will be the object of carrying out all of the payment operations inside the side. Because of this, it will be circulating all the time.

The order of selling is long-termed. The sale will be organized by parts during decided period of time that, in turn, will not be a one-time action from the sale but stable growth of our product popularity.

The reserve will be made up with 25% from the general quantity of emitted tokens. Having received such a quantity of tokens in reserve, our team will have a great stimulus for the maintaining currency liquidity.

7. Technical information

Technical part of our resource will be divided into several releases.

The minimal version of the crowd funding platform on the testing stage will be available for work right after ICO finishing. The first beta release of the platform includes the following functions:

- Buying of GFXT tokens for crypto currency "BITCOIN" or "ETHEREUM";
- The platform for placing own business project for presentation to the investors and collection of the investments;
- The possibility for the investors to invest certain sum of tokens in the project offered on the site.

Also on the stage of their development there are the following models that will be available in the second release of our product:

- The payment gateway that will allow other users easily to transfer tokens inside the system and also to exchange them into crypto currency "BITCOIN" or "ETHEREUM" or in the reverse direction;
- The system of investments accounting and accrual of interest to investors according to each investment project;
- Smart contract "ETHEREUM" is a result of cooperation due to which there will be delivery of tokens GFXT (ERC20) to investors who have invested in startup.

In the third release our team will work on the development of mobile banking functional and internal stock of exchange. We will carry out the improvement of payment system, connect the first outsider

services for external use of tokens and also elaborate API interface for the elaborators.

8. Legal information.

8.1. Main aspects of legal audit

We actively cooperate with competent legal authorities and our business project passed the necessary audits. We can say for sure that our offer of placing tokens meets the standards of coin offer on ICO:

- The type of our token is “utility” token. This means that it is not a valuable document and does not need any additional registration or licensing. Buying of such a token cannot be interpreted as an official investment;
- Buying the token, a user agrees that token GFXT is not a valuable document and it is not registered in any state institutions.
- A buyer agrees that purchase and ownership of token do not give the right for a user to receive income for storing, using, reinvestment, resale and other types of operations.
- Our token model successfully passed the test “HOWEY”, on the basis of which it does not need registration as a valuable document.

8.2. Risks factors:

Our team recommends for investors to download all the risks factors that are present in the investments into crypto currency before buying the tokens. To such factors belong instability of crypto currency course, dependence on computer systems and webs, restrictions that exist in a block chain and other legal or force majeure circumstances. Invest in crypto currency only the part of your resources, the loss of which will not lead to critical effects and changes in your life. Buying the tokens from our resource, you agree that you are preliminary acquainted with the current risks factors. Also you understand that all the complaints directed to the address of our company but are not connected with the work of our team will be rejected without preliminary consideration.

9. Token GFXT:

- GFXT token is internal currency of Global Finances site that can be bought for crypto currency "BITCOIN" or "ETHEREUM" and is used for carrying out internal operations on the Global Finances resource;
- It can be transmitted to other resource user or changed into "BITCOIN" or "ETHEREUM" or in reverse order.

10. Token GFXT (ERC20):

- Token GFXT(ERC20) is charged to the investors, who have bought tokens GFXT on our site and have invested them in any offered startup;
- The charging is carried out according to correlation that is mentioned in smart contract and that is individually described in each incest project. It can be followed in block chain "ETHEREUM" according to the instruction presented on the site;
- Token GFXT (ERC20) can be transmitted to any other user who has a registered account "ETHEREUM" and also can be bought or sold on the stock of crypto currency.

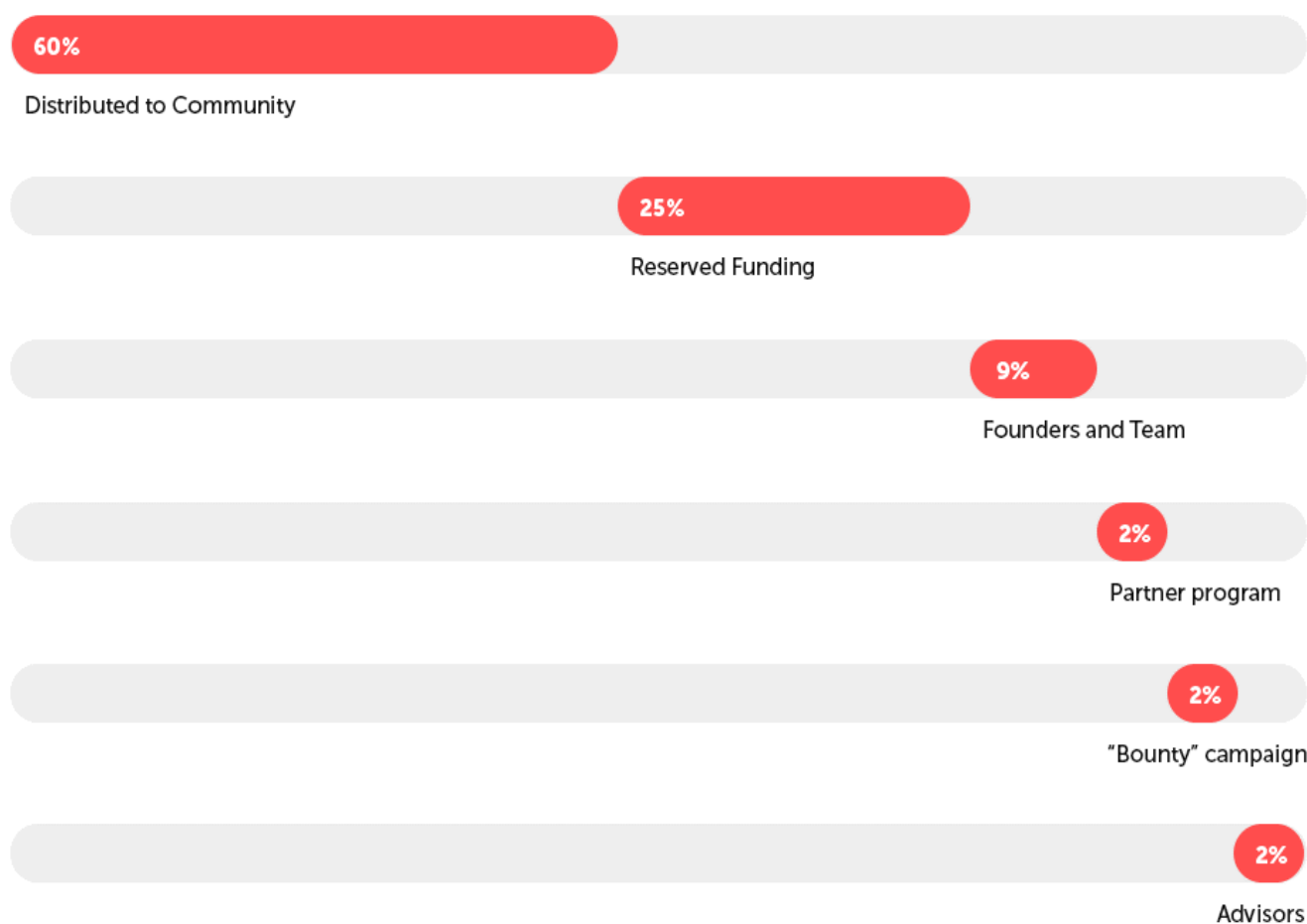
11. Description of ICO Global Finances;

11.1. Main information concerning ICO Global Finances

Official web-site of the project	https://globalfinances.io
Official token identifier	GFXT
The price of token at pre-ICO time	\$0.75
The price of token during the main ICO	\$1-\$1.40
The term of the sale	10 weeks

Economical model of token	deflationary (fixed quantity of emitted tokens. The increase of tokens quantity after ICO is impossible)
The quantity of tokens that will be issued	100,000,000 GFXT
Minimum amount of fees needed to start a project (Softcap)	\$3,000,000
Quantity of Tokens to be put up for sale during ICO (Hardcap)	25,000,000 GFXT
Token that left after sale will be frozen with a smart contract, and will be issued during 2018- 2023 years.	
The quantity of tokens that will be sold to PRE-ICO	500,000 GFXT
The ways of tokens obtaining	Buying for crypto currency BTC or ETH according to requisites indicated by the company Global Finances
Closed Round Duration - 2 Weeks	(01/01/2018 – 01/14/2018)
The duration of PRE-SALE - 2 weeks	(01/15/2018 – 01/28/2018)
The duration of the main ICO - 8 weeks	(01/29/2018 – 03/25/2018)

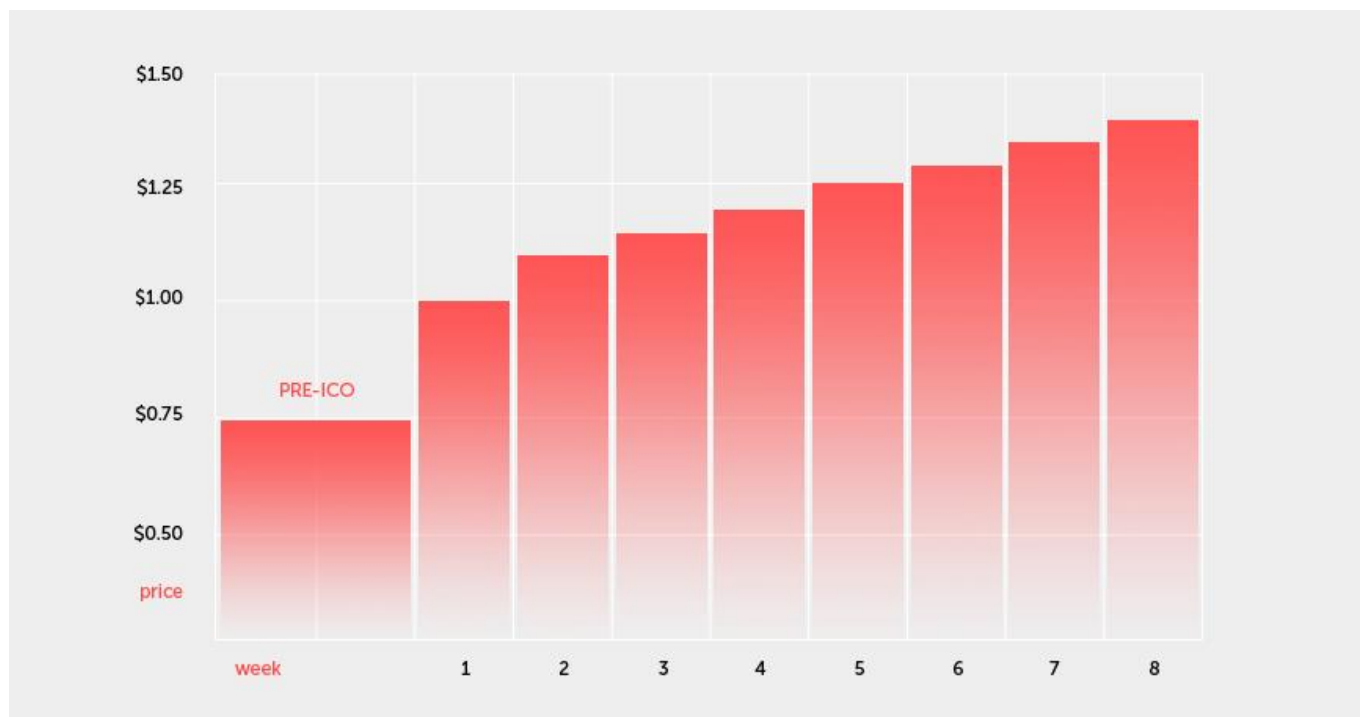
11.2. Distribution of tokens between the members of the system



The quantity of tokens that will be issued	100,000,000 GFXT
The quantity of tokens that will be available for purchase	60,000,000 GFXT
The quantity of tokens that will be available for purchase during the ICO	25,000,000 GFXT
The quantity of tokens that will be sold to PRE-ICO	500,000 GFXT

The quantity of tokens that will be stored in reserve	25,000,000 GFXT
The quantity of tokens that will be stored for the team	9,000,000 GFXT
The quantity of tokens that will be stored for the support of "BOUNTY" program	2,000,000 GFXT
The quantity of tokens that will be stored for affiliate program	2,000,000 GFXT
The quantity of tokens that will be stored for advisors and escrow	2,000,000 GFXT
The minimal quantity of tokens for the purchase during the 8TH week of ICO	1

11.3. Planned sales schedule and price of tokens



The price of token on PRE-ICO	\$0.75
The minimal quantity of tokens for the purchase during PRE-ICO	30,000 GFXT
The duration of PRE-ICO	2 weeks
The price of token during the 1st week of ICO	\$1
The minimal quantity of tokens for the purchase during the 1st week	30,000 GFXT
The price of token during the 2nd week of ICO	\$1.10
The minimal quantity of tokens for the purchase during the 2nd week of ICO	25,000 GFXT
The price of token during the 3rd week of ICO	\$1.15
The minimal quantity of tokens for the purchase during the 3rd week of ICO	20,000 GFXT
The price of token during the 4th week of ICO	\$1.20

The minimal quantity of tokens for the purchase during the 4th week of ICO	10,000 GFXT
The price of token during the 5th week of ICO	\$1.25
The minimal quantity of tokens for the purchase during the 5th week of ICO	5,000 GFXT
The price of token during the 6th week of ICO	\$1.30
The minimal quantity of tokens for the purchase during the 6th week of ICO	1,000 GFXT
The price of token during the 7th week of ICO	\$1.35
The minimal quantity of tokens for the purchase during the 7th week of ICO	100 GFXT
The price of token during the 8th	\$1.40

12. Road map

The way of work of our company looks the following way:

- Forming the idea of the project Global Finances and discussing it with the team. The creation of distribution scheme of emitted tokens.
- Connection with outsider advisors and legal support.
- Creation of minimal working prototype for the presentation to potential investors of the project.
- Start of the preliminary sale of tokens on PRE-ICO with 25% discount
- Start of the main ICO.
- Sale of tokens of those investors, who have purchased them during the preliminary sale. Creation of global community and informational portal in the world of crypto currency.
- Ending of ICO, making conclusions, publication of press-releases.
- Preparing the opening of the main site discussion of the conditions of future cooperation with investors.

- Start of investment in business projects.
- Development and startup of smart contract "ETHEREUM", agreement and signing by all active investors, accrual of tokens GFXT (ERC20). Start of the trade on the stock.
- Development of the second beta-release of the product with the payment system functional.
- Development of the third beta-release of the product with the mobile banking functional, realization of API interface, and connection of outsider services for the purchase for tokens.
- Summing up the first year of work on the project.

13. Team of the project:

The team of our project consists of thirty employees of different IT areas. Those are: developers of software, marketers, specialists of the finances branch and legal support. You can ask a question any member of the team, preliminary filling the acquired form on our site.



**Davide
Keller**

CFO



**James
Davies**

Consultant
on blockchain



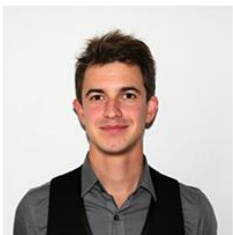
**Robert
Dressleer**

Project Manager



**Teodor
Jaspers**

Technical director



**Marius
Rasmussen**

Marketer



**Johann
Muller**

Vice director

14. Conditions of the resource use;

14.1. Privacy politics

We aim at providing maximum comfort during the work with our project; therefore privacy is as much important for us as for you.

Private information is saved only with the aim of identification of you as a client on our site. Identified data is not transferred or sold in any case. Registering on our site, you automatically agree on processing of personal information for the identification on our server and postal mailing. The transferring of personal information to the third person is excluded, with the exception of cases, mentioned in the chapter "Terms of use".

What data do we gather and how do we use it?

We gather the information of the initial registration form: your first and second name, your e-mail address and later we use it in informational messages. It is important to mention, that you can refuse the mailing at any time.

In what way the data is protected

Our company uses international standards of the personal information protection that is collected on the Internet. Decisions that we make are aimed at saving confidential personal information and saving the integrity of our webs. However, we do not guarantee the absolute protection against unauthorized access to the hackers' information.

14.2. Disclaimer

In accordance with current legislation of the USA, the Russian Federation, Germany, Ukraine and Switzerland our company refuses to give any warranties that are concerning the site, its content or use. Also it disclaims against the information that is placed on our site and appropriate conditions of its exploitation.

The administration of the site in no case is responsible to the sides that use the site and also for its content or the pages connected with hyperlinks with the resource given.

The user agrees that the consumer protection standards will not be concerning the resource given because the site does not provide paid services and does not carry out traditional currency transactions.

Using the site you agree on conditions that concern the order: "Disclaimer". Besides, you take all the material and immaterial responsibility that can be put on you.

Using the functions of the site given, user agrees that the investment of crypto currency is the investment of the loss of your resources of a great risk. Our company convincingly recommends wisely diversify the risks and to invest only a certain part of the resources the loss of which will not lead to critical situation in the future. Investing into business projects on our site you agree that in case of loss of a part of invested resources no complaints to the administration of the site or to the administration of business projects will be taken into account.

14.3. Agreement with the mailing;

Registering on our site you automatically agree with the "Security policy" and accept the following conditions of private information disclosure:

- On condition of your agreement.

If there is a need to transfer personal data to the third person, for example, in case of cooperation of our company with other companies, we will clarify your agreement on private information disclosure.

- Transfer of rights

Our company will transfer personal information only in case of the transfer of rights of the company.

According to your wish, personal data may be entirely changed or deleted from our data base. Also you can refuse our informational mailing at any time.

14.4. Security policy

With the aim of fraud prevention, we save the information concerning transactions only in encrypted form.

For operation transactions with crypto currency we use only verified internet resources and software.

Personal data for the site login also are stored in encrypted form.

15. Conclusion

Therefore, this way, there can be identified 5 reasons to invest funds into our project and get income in perspective:

1. We enter ICO to expand boundaries of already existing business that functions nearly 10 years and has set up business processes. And also there is a work with registered legal persons, effective and coordinated team and perfect reputation among the users of our services.
2. We have entirely developed the MVP of the future product. The first beta-release will take place after the ending of the main ICO sale.
3. Our team shows phenomenal result in the sphere of business projects according to greatly organized model of doing business and corporate culture of the company. Due to this fact, there was taken a decision to expand the company and to contribute this way to great income growth of the company that will serve as a signal to the support of the emitted token liquidity.
4. We emit token that is economically reasonable and that is developed and realized by our team in accordance with the necessary block chain standards. Powerful economic justification will be the guaranty of the token's value growth in perspective.

5. The concept of our project is profitable in conditions of the modern development of crypto currency economics. We believe that our idea will gain great popularity among investors and startupperes. Team Global Finances is grateful for the revealed interest to our project. We hope for the long-term and effective cooperation with investors who will support the start of our project. From our side, we guarantee honest, stable and transparent work of our project and the whole team. Investing your crypto currency on our resource, you can be sure that you take the right decision. Our platform is the first in the world of crypto currency investments that will finance the development of perspective business and simultaneously will create the conditions of its income growth and, accordingly, the income of our investors.

<https://globalfinances.io> - 2017