

PopuTrade

Create, join, or invest
in any business



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1. INTRODUCTION

In PopulTrade you can create, join or invest in any kind of business. PT will bring the possibility to access investments to anyone who has an idea for a business. Owners of various companies will be able to invest by simply entering an investment request. Other people, uninvolved in commerce, who just have business ideas, will be able to get capital to fulfill them and turn them into real businesses through the PT groups.

PT will be able to create this capital on account of everyday activities, such as purchases of articles, usage of services and successfully executed businesses. The created capital will be managed in a democratic way by members gathered in the PT groups (like you), members who will cooperate in a business transaction and will contribute to its growth and success, will consequently earn on behalf of their work.

The PT environment will allow a business to be carried out from the initial idea to the final sale of the product. Depending on the type of investment, you will get a share of the profit that you will be later able to trade on the PT.

All processes in PT groups, such as elections of leaders, ratings of members and businesses, voting for the capital allocation, voting for the group rules, etc., will be managed in a democratic way by using smart contracts.

2. GOALS

Our goal is to develop a high tech system that enables individuals or groups of individuals to realize ideas and businesses and therefore offer them the environment/infrastructure, where the idea/business will develop from the basic idea to the final product and the sale of this product. The system will enable the accumulation of capital for ideas/businesses through every-day activities of purchases, from commissions derived from using services and business and from the income originated from ideas/businesses inside the system.

3. VISION

Imagine a world where the world wealth is not controlled by only a few people, where you and millions like you are co-owners of millions of businesses, where the capital gets redistributed creating a mid-high class boosting the economy and improving people's standard of living. Imagine a world where you are rewarded and valued based on your

merits and contributions. A world where anyone can easily access capital to realize their ideas or businesses. A world where you are not judged by how old you are or by the color of your skin, religion or ethnicity. A world that is transparent and truly democratic. This world is PopulTrade.

PopulTrade will become the biggest platform for people with business ideas. Its main goal will be to redistribute capital and to give interest groups the role of financial institutions. PopulTrade platform offers the opportunity to create new workplaces and the increase in the living standard for individuals and companies. It will also be a reference point for people with ideas who want their ideas to manifest in reality.

4. POPULTRADE

PopulTrade is a system that offers the infrastructure for the realization, supervision, and execution of ideas and businesses. This infrastructure enables the realization of an idea or a business from the initial thought to the final execution. It enables financing, marketing, distribution and also the end sales or usage of services. PopulTrade is made for individuals and groups that wish to execute an idea or a business and it is also made for people who would just like to cooperate in the process of somebody's idea realization and earn in this process.

Popultrade is made in a way that people with similar interests gather into interest groups called Circuls. A Circul is a group of people with different knowledge and experiences that are needed for developing, improving, executing and rating a specific idea or a business. For the ideas and businesses to work and to be financed in a proper way, Circul needs a constant inflow of capital. Popultrade enables that flow because everyday activities inside PopulTrade, such as purchases of products and services and business income in companies are enabling the process of gradual accumulation of capital.

The Circuls are led by their members. They decide about the capital usage inside the Circuls in a democratic way. The Circul brings earnings to the members if the business decisions are successful. The amount of earned capital of any member depends on their involvement, credit, and activity inside a specific idea or a business.

Inside the Circul a person presents an idea or a business and afterward gets all the needed support for the improvement until the business/idea is executed.

In the case where a certain idea needs workers or subcontractors etc., the search and management of those needs are addressed by the Linum tool, which, combined with the Mercato tool, enables the analysis and market research, helps to define prices of an idea/business and also evaluates the end price of the realization of an idea or a business.

As soon as the whole concept inside Circul is finished, the idea/business goes to the vote about financing. After a successful voting, the idea/business is financed accordingly to the voting outcome. This means that the idea can either be financed out of the Circul funds or also by private investors.

The ownership of an idea or business then depends on the investment amount. The product of that idea/business can then be marketed and sold inside PopulTrade.

5. OPPORTUNITIES

PopulTrade is a type of social network with a capital, which offers numerous opportunities, such as:

OPPORTUNITIES

- The capital can be redistributed because individuals and groups of people are now in a position where they can play the role of financial institutions and business subjects. This way individuals and groups can be involved in a business merely as agents but also as businesspersons, business owners or co-owners of businesses and also real estate.
- New options of doing business
- Possibilities of investments and earnings
- Realization of ideas and businesses and also cooperation when it comes to realizations of ideas and businesses.
- Ownership of ideas and businesses, the opportunity for trading with that ownership
- Bringing people with similar interests together.
- Collecting capital for individuals or groups in different ways: either through shopping from online shops or from physical shops and bars etc. and also an opportunity for collecting capital through business income of companies that were created inside the PT system.
- New work opportunities
- The opportunity for personal development on the basis of activities and achievements inside PopulTrade.
- Increased “literacy” in terms of people’s understanding and use of crypto currencies.
- Development of the Populcoin token by creating demand for the token
- Payments in cryptocurrencies
- Leading and managing a company
- Searching and outsourcing expertise, analysis of ideas and businesses at the beginning and at advanced stages
- Quick businesses (buy for little, sell for more; similar to Amazon.com)
- The realization of a business/idea without your own capital
- Learn from experts, get experience and build your career

6. POPULTRADE SYSTEM - TOOLS

The PopulTrade system consists of four basic tools:

Circul	The center of all Popultrade activities, that represents groups of people with similar interests that have common goals for the realization of ideas and businesses and want to have benefits from doing that.
Mercato	A tool for e-commerce, market analysis and for selling and promoting articles and services created from the businesses and ideas. Also used to gather capital for the Circuls.
Linum	Is a tool made to facilitate the creation of a company inside the Popultrade system and the integration of non-internet companies, such as restaurants, shops, bars, etc. into the Popultrade system, to help realizing an idea/business by enabling requests for services, searching for business partners and workers, enabling promotion, communication and paying for products/services/workers. Also, used to gather capital for the Circuls.
Denario	A Popultrade tool for trading ownership of businesses and Populcoins.

THE CIRCUL

The Circul is the center of all Popultrade activities and represents groups of people with similar interests that have common goals of realization of ideas and businesses and want to have benefits from doing that.

Circuls are created around people with the same interests (e.g. a group of people that like golf and anything related to it are part of the Golf Circul. Everything that is related to golf in the Popultrade system, like golf articles, golf services, hotels, golf courses, etc. are part of the Golf Circul). Everything related to those interests inside the Popultrade system is used to gather money for the Circuls capital.

This way, every Circul will have its own resources that will be on disposal for investments in ideas, businesses or products and services inside or outside the PopulTrade platform.

Example: If a buyer buys a product (golf club) or a service (playing golf at a golf course), that belongs to the Golf category, the money (capital) from this purchase is being collected in the Circul, which has a Golf category inside it, and this capital is then also divided among members of this same Circul.

Every Circul has a leader or several leaders and also members with certain knowledge and skills. To rightfully select those leaders, the members of Circuls will be able to vote for the candidate members. After a member is elected other members will be able to rate their work. If it happens that the rating falls under a certain grade, a new vote is set up. Active members of the Circul will be able to get employment or will be able to create incomes based on their work inside the Circul that will be governed by the voting principle.

The Circuls will “enrich” the capital with investments in ideas and businesses that will be suggested by the members of specific Circuls.

Businesses in a Circul will not only include startup businesses but also other businesses. The Circul’s main objective is constant growth, the creation of new employment opportunities, realization and development of ideas, enabling people to meet other people with same interests and also opportunities for rewards and personal development based on individual achievements. The members of a certain Circul may invest into any businesses inside their Circul. If they wish to invest they can use the resources that they earned through Mercato, Linum or their personal private capital earned outside the PopulTrade system.

The capital in the Circul is invested in ideas/businesses in the following ways:

1. A member of the Circul introduces a business idea. He or she submits this business proposal through a tool in the Circul or in a paper proposition form. For example, in the proposal, the member has to clearly state, what proportion of the profit he or she is willing to be paid back to the Circul and to other investors.
2. Members of the Circul, which were selected by all members of the Circul or one or more private Circul workers, will check the proposed business and, if needed, they

will also improve or upgrade it with the member who submitted it. On the basis of this proposal, the members that were involved in the project are entitled to request a certain percentage of the suggested business profit. At this phase, the elected members or one or more private Circul workers suggest the amount of capital that will be taken out of the Circul to be invested into that particular business.

3. After the suggested business is approved by the elected members of Circul, the business proposal is put to a vote. This vote will decide, whether this business will be funded with the resources of the Circul entirely, partially or at all. Besides all that, members who vote about the proposal for investment into a business can still add additional suggestions or modifications to that proposal. Every new suggestion or change must be submitted by a certain deadline because the whole voting process is also time-limited. Every new proposal/moderation is put to a vote. If this proposal/moderation gets enough votes (more than 50%), the member who made the proposal has to accept that. However, the member who made the proposal has a right to ask for a partial inclusion or denial or moderation of these additional propositions but these requests must be supported by strong arguments. In that case, all the suggested proposals are put to a vote again, with the same rules as described above.
4. Before the collecting the capital for a business/idea begins, the proposal also needs to be checked by the PopulTrade professional staff if necessary.
5. As soon as members of the Circul approve the idea/business, the process of funding begins. In the case when the amount of the Circul capital is not sufficient for all the requirements of the proposal, a private capital collecting campaign goes into motion.
6. On the basis of the number of resources invested, the so-called »Populshare« (ownership of the idea/business) gets issued. The value of Populshare is proportional to the invested amount of capital. »Populshare« can then be sold in the Circul stock market only for the duration of the business transaction. When the duration of the business transaction is not time-specified, the money from each created profit gets immediately distributed among the holders of the idea/business of Populshare. Populshare represents the share of ownership of the business and can therefore also be traded as a valuable asset. For the capital invested from the Circuls, the Circul also gets a proportional amount of Populshares.
7. At the end of each individual **accounting period** or at the end of each business transaction, a proportion/total of **the total invested amount** is returned. When the **total invested amount** is fully returned to the investors, the additional profit is redistributed among the investors and the member/s who suggested the idea and members who collaborated when the idea/business was in the making. The amount of redistribution again depends on the amount of »Populshare«.
8. The members of the Circul that voted and were involved with the business then grade the individual who proposed the business and they also grade all the people who collaborated with this individual at this business.

Every realization of the businesses is bringing new, fresh capital into Circul end, therefore enables more and more businesses but also bigger businesses. **Every business created in a Circul becomes part of the Circul.**

The nature of the Circul will enable the creation of new working opportunities because the realization of new ideas and businesses needs different work expertise. . This expertise will be offered by members of the Circul or private outside resources. Members will be able to choose to offer their knowledge **for free, for shares of the profits or in exchange for payment**. Besides that, 20% of the Circul's capital is going to be used to pay members (freelancers) who applied for certain work positions inside the Circul and have also been selected for those positions by members inside the Circul.

A few examples of the work positions in the Circul:

- Analysis of ideas and business transactions
- Legal help
- Marketing help and execution
- Supervision of business transactions
- Promotion and marketing of a Circul
- Organization of a Circul's activities
- Investments broker
- Counseling ...

A few examples of work opportunities for members of the Circul that will get paid by other members:

Those members will be paid in percentages from business transactions/ideas, with periodical payments, with payments according to their effectiveness or based on a completed project/service.

- An investor or an individual who will manage the investments in the name of other members and who will be trusted their Populcoins. Those individuals will earn a certain percentage of the commission for every successful investment they make.
- Counselors in the investment field that will advise members at individual business investments will be able to get paid for that.
- All sorts of different expertise, which is needed at different business practices, such as legal, marketing, technical support, etc.

The Linum tool will be used for doing the jobs that will be needed thanks to the opportunities created from businesses and ideas inside the Circul.

Linum offers business options for all companies that offer different services that will be needed for the realization of ideas and businesses. These are for example legal businesses, business advisors, transporters, lawyers, IT developers etc.

Circul privacy

A person that wishes to submit their idea or business can do it in one of the following manners:

- By submitting the idea/business only to the Circul workers responsible for evaluating ideas and businesses.

- By submitting the idea or business only to a chosen member.
- By submitting the idea to professionals/experts inside a Circul.
- By submitting the idea to groups of people inside the Circuls.
- By submitting it to them all.

Every idea/business will be given a trusted timestamp at the time of the submission. Alternatively, an idea can be hashed and submitted via a smart contract.

Circul activities

Every individual Circul will have a certain percentage of capital set aside for the common activities of the members of that same Circul. This capital will be used for different activities that will be suggested by the members of the Circuls and their main objective will be to support the social aspect of the Circuls.

Circul's decentralization on blockchain

Our vision is to create a smart contract for each member/worker in the Circul on a blockchain. In this way, a user can be rated, voted and create a trustworthy resume of his merits and work. This smart contract can then be used not only as a reference in Popultrade but in any other system where the same or similar person is needed. The Populcoin token in each Circul will be held on a smart contract. Each contract signed between one or more participants in a business will be made by using a smart contract.

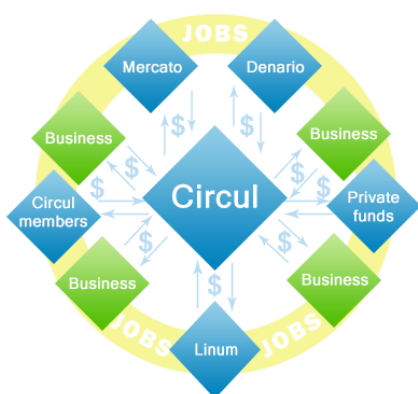
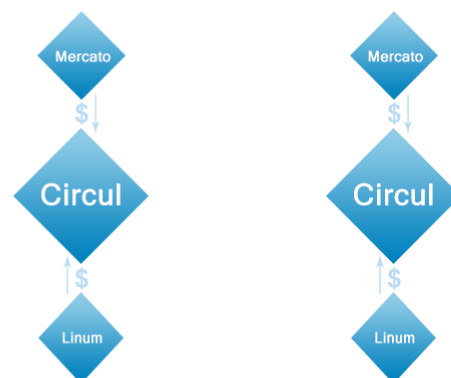
In the end, we want to put all the Circuls on the blockchain creating a maximum trustworthy system.

Because storing such an amount of information on a blockchain would be extremely costly, we will work towards this solution on a test blockchain and when the cost of a blockchain storing is reasonable we will implement the solution on it.

The birth and evolvement of a Circul

Phase 1 – Establishing a Circul

The Money for a Circul is accumulated from Linum and Mercato.

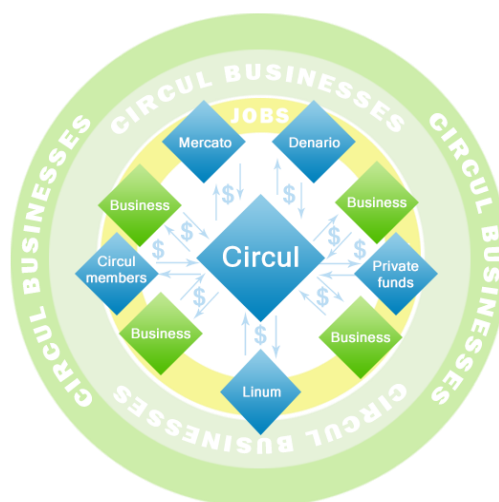


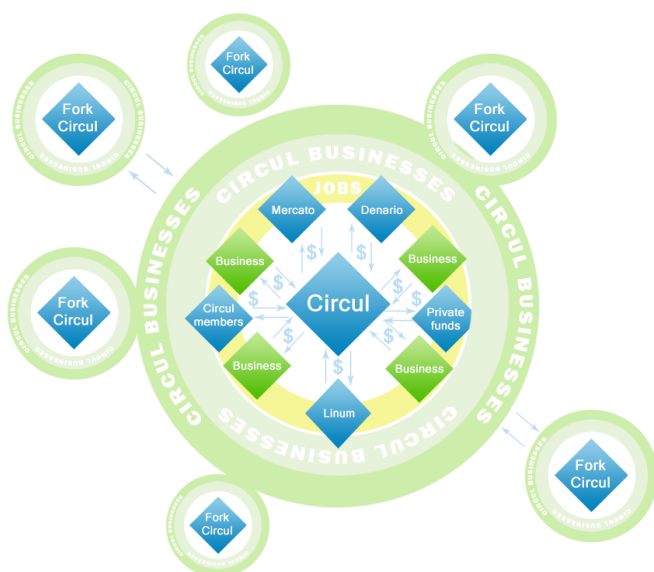
Phase 2 – The beginning of a Circul's development

When a Circul starts receiving the money the new organizational structure can be formed. New ideas and businesses begin to emerge and consequently also new jobs.

Phase 3 – Growth of a Circul

The capital of a Circul is getting bigger, new jobs are emerging, ideas and businesses are growing by number and size, the individual merits of people in businesses are becoming more and more noticeable, private capital is beginning to flow into the Circul in the form of investments. Populcoins are increasing in value, the whole range of marketing is starting to grow in Denario, investments get paid back, members of the Circul are enjoying their first profits, the number of members is getting bigger etc.





Phase 4 – division of a Circul -> birth of new Circuls

Because a Circul's businesses or group businesses grow, a Circul can be split into one or more self-sufficient Circuls, to which a number of businesses from the main Circul are transferred. Split Circuls operate only with the money from the businesses in the split Circul and it gets investments by members or private investments and also from investments from any other Circul or split Circul. This is a necessity since the stagnation of a Circul has to be prevented in order to offer the new members the same benefits as the original or old members have had. It is not possible for a person to work both for the main Circul and any split Circul at the same time.

Finances for Circuls

A Circul will be financed with resources from Mercato, Linum, Denario, and the Circul itself. The goal is to get 0.0005 %–0.0022 % of the e-market in the first years from the establishment, which will bring to Circuls:

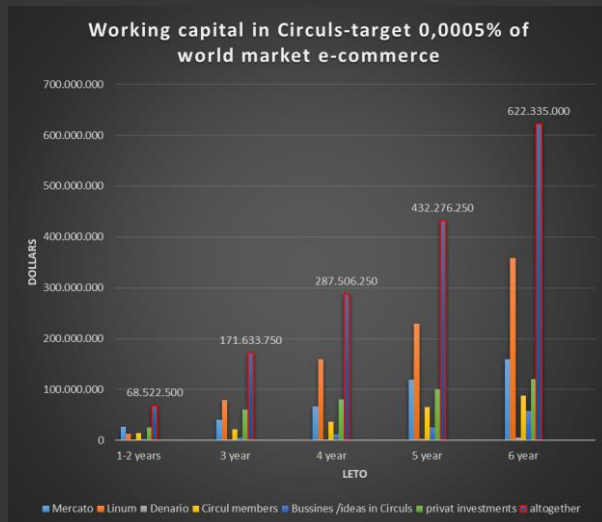
Year	Mercato (USD)	Linum (USD)	Denario (USD)	Circul members (USD)	Businesses/i deas in Circuls (USD)	Together (75%) (USD)	Private investments (USD)	Sum (USD)
1–2 year	26,600,000	13,300,000	500,000	14,630,000	3,000,000	43,522,500	25,000,000	68,522,500
3 year	39,900,000	79,800,000	1,200,000	21,945,000	6,000,000	111,633,750	60,000,000	171,633,750
4 year	66,500,000	159,600,000	2,000,000	36,575,000	12,000,000	207,506,250	80,000,000	287,506,250
5 year	119,700,000	229,300,000	3,200,000	65,835,000	25,000,000	332,276,250	100,000,000	432,276,250
6 year	159,600,000	358,800,000	5,600,000	87,780,000	58,000,000	502,335,000	120,000,000	622,335,000

Estimated use of resources for the activities of a Circul:

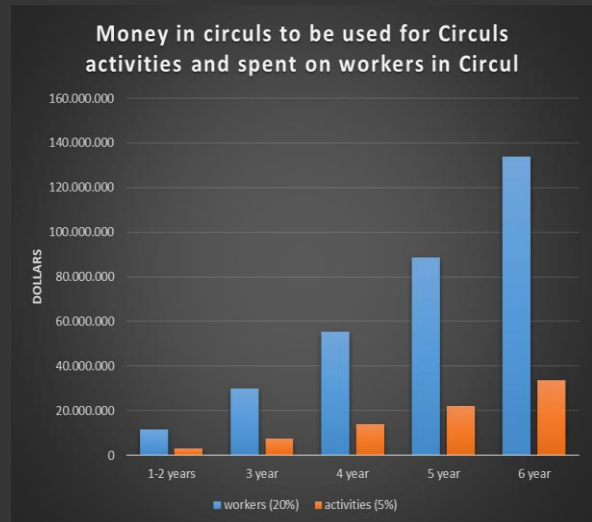
Year	Jobs (20%) (USD)	Activities (5%) (USD)
1–2 year	11,606,000	2,901,500
3 year	29,769,000	7,442,250
4 year	55,335,000	13,833,750
5 year	88,607,000	22,151,750
6 year	133,956,000	33,489,000

The Circuls will one hold half the capital in the FIAT currency and another half in Populcoins to allow liquidity.

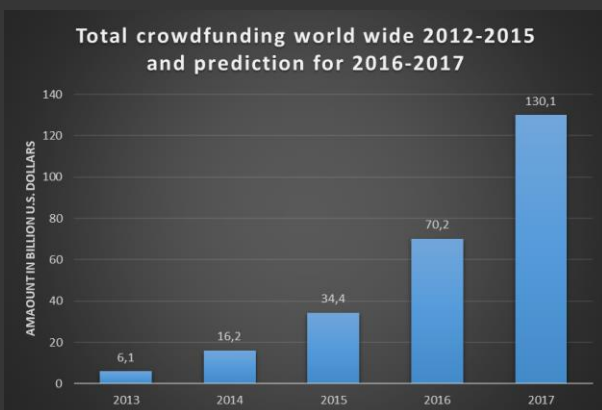
Cash flow into the Circuls through the years



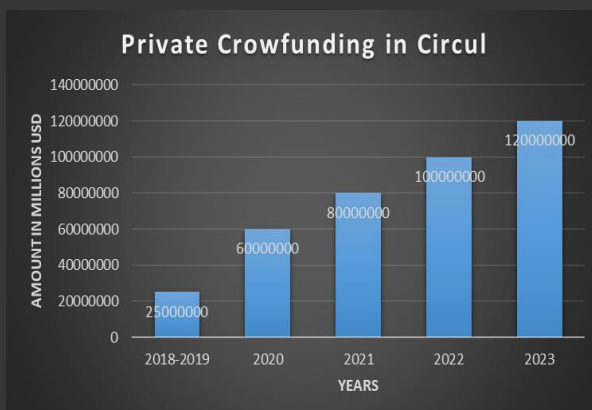
Estimated use of capital for jobs and activities in the Circuls through the years



Private investments into ideas and businesses (crowdfunding)



Our goal is to take from 0.019 % to 0.095 % of the crowdfunding market.



Businesses in the Circuls

The Circuls will involve several different businesses in which three parties can invest: the Circuls, members of the Circuls or outside investors. The types of business are classified as follows:

The simple business is a business that is created and is taking place inside the PopulTrade system. It is a business in which anyone with an idea/business can find the opportunity to earn income – from the idea to the actual execution. This business is financed with Populcoins and is under the supervision of the PopulTrade system. For each business transaction, a smart contract will be created.

Example: an individual finds a farmer inside Linum and makes a deal with him to produce grain for him. Besides that, this person finds a miller, who makes flour out of

this grain and also a transporter for the buyers in Mercato. He needs a certain amount of money to make this business happen and he predicts a certain amount of profit.

The business idea is presented inside the Circul where members decide about the financing of this business. If they decide to finance the whole business transaction, PopulTrade is paying all the phases of the business with the Circul's capital in which the business has been originally suggested and approved. The business transaction can also be financed by members of the Circul or individuals or groups outside the Circul. The business transaction is supervised by PopulTrade and members of the Circul who also have voting power over that business.

Shared business: a business is created in combination with private investors – Equity crowdfunding.

Investors inside PopulTrade/Circul are represented by Popultrade as one of the investors while the other investors are private investors that invest their private capital. PopulTrade divides profits from those businesses among owners of Populshares of a certain business transaction. Owners of those Populshares also have voting powers over the business they own. Everything is lead with the help of a smart contract.

Smart contract business: a business in which members of the Circuls and outside investors are investing and is not supervised neither by PopulTrade nor by the Circul's members. The contracts are the same as the smart contracts done in the cryptocurrencies.

All the businesses are rated and so is the executor. The higher the grade of the executor of the business, the bigger business they can propose (business transactions of a wider range require bigger investments and a higher level of trust).

In all business transactions, each member of the Circul that took part in it by approving, modifying, upgrading or executing it, will get some profit from it based on their contributions. They will also get graded.

The Business/idea from preparation to execution

The execution of each business/idea must be presented/prepared in phases by using the tool that will be part of the Circul. Each phase must be prepared and described from the initial white paper to the execution (for example, a phase can be the transportation of goods or a contract with a supplier). Each phase must show all the related details like cost, date, the delegated company/person ... of the phase execution. The delegated executor of the phase must be a member of the Popultrade system. All added phases to the business will show the actual cost of the business execution. Once the phases are added, the proposer can add other options like a survey of the market interest in the product, the average price ... At the end, the proposer adds requests, such as a requested margin in the profit, funds to operate for a specific time period, etc.

To create the business phases or business, the proposer will be able to choose from templates where depending on the type of the business the default phases will be shown.

The chosen template will guide him through how to prepare the business. Alternatively, they can ask for help from the Circul's members for free or for a share of the business. If a business consists of selling a product or a service as an intermediate, no cost for phases is shown to the members.

Once ready the business is submitted to the Circul or any group inside for review. If it gets approved the business will be financed.

All businesses and ideas will be financed at the end or start of each phase (that needs to be financed). The financing of each phase will be decided by investors. Each phase must contain all the required documentation before is financed as well as regular reports on the progress by the phase executor and business proposer so the members and investors can follow the business execution. All phases in a simple business and shared business transaction will be regulated by regular contracts and supervised by Popultrade and Circul's members/workers.

Groups inside the Circul

Because Circuls can have a huge number of members, small groups can form within. Those groups will review businesses, propose businesses and so on. The group members can be experts in various sectors. They will be rated based on their performance in bringing money to the Circuls, profits they made ... Based on this they will be able to split from a Circul and have their own businesses, members and also invest in other groups as well as be invested in.

MERCATO

Mercato is a tool for e-commerce, market analysis and for selling and promoting articles and services created from businesses and ideas. It's also used to gather capital for the Circuls.

The whole idea of Mercato is to give the possibility to all to create businesses, such as Amazon where goods are bought from producers and then later sold to customers making a huge profit in the process. We want to bring this closed world to all with the help of the Circuls and by doing so lower the price of products and allow everyone to profit from this.

Mercato is one of the tools of PopulTrade that enables the collection of capital for the Circuls. It consists of a market analysis system and an internet store (B2C, B2B, and C2C), on which individuals and companies can sell their products and services as well as articles and services from ideas and businesses created in the Circuls. For each individual transaction on this platform, the commissions are distributed according to a specific rule. A defined part of the commission is given to the buyer, another to the Circul and a yet another to the members of the Circul/Popultrade. The commission is redistributed among these participants in form of the Popultrade cryptocurrency named Populcoins.

Besides the capital for the Circuls, every buyer that buys products and services through Mercato gets a certain amount from the value of the whole purchase. The buyer can

individually decide how they will use this amount. The buyer can use it to downsize the payment for future purchases, they can choose to invest it into businesses or simply to get this amount balanced in FIAT currency.

The buyer also gets a certain percentage of the value of the purchases of other buyers in the same category of purchase (depending on the size of their transaction).

Also, certain a percentage of the value of all purchases is given to the members of the Circul that are actively involved in it.

Mercato combined with Linum – also enables the accumulation of capital through payments for products in traditional shops with food or beverage, clothes, furniture, etc., in restaurants and also through paying for traditional services (haircut, beauty salons, massages etc.)

Mercato as a tool for the realization of businesses – it enables sales of products that are produced as a result of ongoing businesses inside Circul and Mercato. It also works as a tool for finding new customers for one's products and services.

Mercato market – a real-time market based on the demand and offer, where members of the Circuls and Popultrade will be able to buy large quantities of products or services from producers for groups of people. By doing so they lower the product price and make a profit and vice versa where producers will be able to sell their products to groups of people or to the Circuls.

Mercato and advertising – enables the accumulation of capital for the Circuls through advertisements on Mercato and Linum.

Example: One buys something in the Golf category – a golf club. The buyer pays the product and gets a bonus paid in crypto currency (Populcoin). Depending on the value of this purchase, this buyer is also getting a certain percentage of the value of every next purchase in the same category (Golf) that has been made by other buyers. When the mentioned buyer makes their first purchase in the Golf category, they also become a member of the Circul that has a Golf category. That person also gets another bonus in the form of Populcoins when they are buying services in the Golf category, such as playing golf on a golf course. Whenever this buyer is paying for any activity inside the Golf category, the capital inside that Circul increases.

LINUM

LINUM – is a tool made to facilitate the creation of a company inside the Popultrade system, to integrate non-internet companies such as restaurants, shops, bars, ... into the Popultrade system, to help to realize an idea/business by enabling requests for services, executing a business transaction, searching for business partners and workers, enabling promotion, communication and paying for products/services/workers.

Linum offers a possibility to connect providers and users of different services, as well as it is a system that offers experts and workers the possibility to create and run a business.

It allows classic establishments like bars, restaurants, shops, etc. and services like hairdressers, beauty salons, massage parlors etc., to be integrated into the Popultrade system. The Linum tool will allow them to:

- receive and make payments by using any payment methods in the PT system,
- invest or propose an investment in their establishment,
- find customers in the Circuls,
- offer their services for the realization of businesses or ideas,
- improve their services by using the Linum tool, etc.

It offers the opportunity to gather groups of workers into a Linum company that can later be marketed, organized, supervised and led. Linum enables paying for services, products, and workers. It also enables the opportunity to grade and comment their work, i.e. a provider of a service is rated on the basis of the quality of their job execution.

As already mentioned in the vision for the Circuls and their members a Linum company will also exist as a smart contract with the same logic as a smart contract of a Circul member and will be included in the resume of a member's smart contract.

Linum gives the opportunity to track the Circul business/idea and its work process and shows statuses of current activities, locations, and schedules that are constantly informing the user about the current situation of a business.

Linum in an application that is suitable for smartphones and internet browsers on computers. The app enables payments with crypto currencies, the crypto currency of the PopulTrade system (Populcoin) and FIAT currencies.

Linum is also one of the tools that help PopulTrade collect capital for the Circuls.

Example:

An individual wants to provide a service for transporting people.

- With the help from the Linum tool that enables the users to create/run their businesses, the user creates a Linum company that will operate from a certain geographic location.
- In Linum, he finds workers (transporters) that will work in the newborn company
- He organizes and leads the workers inside the company with the help of the Linum tool that is accessible to all workers.
- The new company can either be advertised on Linum or on the traditional market.

Example of the company practice:

- The user needs a ride, goes to Linum and asks for it.
- The application shows to the user the provider of this service from the company that is the closest to his location.
- The user picks this provider

- The provider gets a message on the phone and answers right away
- The user can trace the location of the worker with the phone
- The worker picks up the user and takes him to the desired location
- The user pays the worker through Linum
- After the transaction, the user and the worker rate each other
- The user can save the worker or the company among “favorites”
- The user can get special a promotion from the Linum company or the worker.

DENARIO

Denario –A Popultrade tool for trading with ownership of businesses and Populcoins.

Denario is a tool for trading with ownership of businesses and ideas – Populshare. The ownership of a Circul idea/business is represented by Populshares that are proportional to the investment that has been made in the idea/business. Denario enables trading with Populshare, where you can ask for the price, depending on the demand and offer, the number of investments and businesses profit estimates. Denario enables a user to get the predictions, the history of demand and offer and the price history for every Populshare. Denario also enables the purchases and sales of Populcoins (PT crypto currency).

7. INVESTING, PAYING, SHOPPING AND USING THE SERVICES IN THE POPULTRADE SYSTEM

For paying, using services, investing and shopping in PopulTrade system several paying methods will be available: FIAT currency, Populcoins, Bitcoins, and Ether. The customers will make their own decision about which currency to use. These payment methods will be available as soon as the system is launched.

8. POPULCOIN (PCP)

Populcoin is a token that will be used in the Popultrade system and will be created on the Ethereum platform during the token sale. There will be a fixed number of Populcoins.

Each activity in the PT platform will be rewarded with the PT token – the Populcoin. For example, profits from the businesses created in Circuls will be converted into Populcoins. Commissions from each purchase of articles or services will be converted into Populcoins and added to the PT capital for further investments as well as to the users who were involved either by making a purchase, by voting or carrying out a job in the PT groups, etc.

With Populcoin you will be able to:

- Pay in a restaurant, offline shop, golf course, pay for an expertise, consulting, pay for a job done, Purchase an article, service,
- Invest in a small, big or startup business, in an idea, ...
- Get discount on articles and services (in bars, shops, e-shop, restaurants, ...)
- Invest in a business or idea 5 hours before other investors, get a chance to buy an article on sale/promotion or use a limited service 2 hours before others.
- Advertise on Popultrade or at any Popultrade partner at a lower price.
- Access to free activities (parties, gathering, trips, ...) in Groups of people with similar interests (Circuls).
- If you are part of the token sale get the possibility to start working in Groups of people with similar interests (Circuls) two months before launch
- Get Populshares. Populshare is a bunch of exclusive rights (business ownership, profits, ...), to which PopulTrade community members will be entitled.
- These rights can be acquired with Populcoins.
- Do trading on exchanges
- Use tokens to create smart contracts for jobs, services, cooperation, sales, trading, ...

Any user in Popultrade for any activity like: purchase, use of a service, Circul involvement, ... will be rewarded with Populcoins. Popultrade will get Populcoins to reward users with the following actions:

Actions in Popultrade	Populcoins
Profits from realized businesses, ideas	A big part of profits will be converted to Populcoins.
Purchases of articles or services created as a result of businesses or ideas	Not only the commissions but up to half the amount used to purchase will be converted to Populcoins.
Purchases made online, in a shop, a	The commission from a purchase will be

restaurant, ...	converted to Populcoins.
Purchases of services (jobs, consulting, professional expertise, ...)	The commission from a purchase of services is converted to Populcoins.
Advertising on Popultrade	Money from advertising is converted Populcoins.
Buy an article or services from one or more Popultrade affiliates	All commissions from an affiliate of Popultrade is converted to Populcoins.

Because Popultrade will initially be a hybrid platform we will allow the usage of Populcoins even to users without a wallet.

Populcoin Fond

To guarantee the Populcoin's liquidity we will establish a fund. The fund will hold from 5 %–10 % of the assets used to buy Populcoins.

Needed Populcoins to reward users

The need for Populcoins to reward users is based on our objective to get from 0.0007%–0.003% of the commerce (corresponding to app. 2–8% of the eBay market size) in the first years of the Popultrade system (no affiliate, private workers, Linum companies and Linum network services are included) and also from equity crowdfunding investments. The needed Populcoins will be gathered from the following Popultrade tools:

Year	Mercato	Linum	Denario	Circul members	Businesses/ideas in the Circuls	Advertising	Together
The money gathered thanks to all Popultrade tools will be converted to PCP tokens.							
1–2	130,300,000	66,500,000	5,000,000	146,300,000	490,000,000	100,000,000	940,800,000
2–3	199,500,000	399,000,000	12,000,000	219,450,000	990,000,000	225,000,000	2,044,950,000
3–4	332,500,000	798,000,000	20,000,000	365,750,000	1,980,000,000	350,000,000	3,886,250,000
4–5	598,500,000	1,146,500,000	32,000,000	658,350,000	4,125,000,000	450,000,000	7,010,350,000
5–6	798,000,000	1,794,000,000	56,000,000	877,800,000	9,570,000,000	650,000,000	13,095,800,000
Sum first six years:							26,978,150,000
All values are in Populcoins. Value of 1 PCP is \$0.1.							

As you can see we will use the classic economy to cover our needs for Populcoins. We will buy all needed Populcoins on the exchange at the market price.

PCP token does not represent or confer any ownership right or stake, intellectual property rights, share or security or any equivalent rights relating to the Popultrade platform or Populshare.

9. POPULSHARE (PPS) — Populshares are not Populcoins

The Populshare is a virtual representation of the share of ownership in a Circul or in a business/idea inside the Circul. The PPS is created as a consequence of investments that have been made to finance a business or a Circul and it enables a proportional sharing of profits that come as results of completed businesses/ideas in the Circuls.

The PPS will be issued based on the amount invested in Populcoins and the contract will be created in a form of a smart contract on the ethereum blockchain. The invested amount in a business or idea can be given to the business/idea in phases during that business/idea realization process. The allotment of the invested money can be decided by the investors based on the business progress report. Allotment

The profits from a business transaction are shared among the owners of PPSs on the basis of ownership and the same principle applies for the return of the base investment funds. When one person has all the existing PPSs of a certain business, this person becomes the owner of that business. PPSs can be bought in Denario, the value is defined on the basis of the demand and offer and the amount of funding. The deciding power is also proportional to the amount of Populshare. Whoever holds more PPSs has a stronger vote. When the majority of ownership is concentrated in one place, the rights of the business are transmitted to the owner of the PPSs.

There are two types of PPS depending on the suggested idea/business. The person who suggests the business/idea can decide between two types of smart contracts:

PPS TYPE 1:

Populshare has a special fund in Populcoins (on smart contract) for every business/idea that is created, into which the returned invested amount in the business and the profit from the business/idea are put in Populcoins. As soon as the entire invested amount comes back into the fund, every additional profit is marked as profit and gets divided among the owners of the PPS in the form of points, which can be redeemed and paid out from the fund resources. The PPS can be traded on Denario.

Example of a PPS creation (USD is the representation of the PCP value)

Creation and power of the PPS	PPS	Fund
An idea/business is being financed on Circul for \$10,000 (in PCP value).	Proportionally to the investment 100 PPSs are created.	
From the \$10,000 John Invests \$3,000.	John gets 30 PPSs.	

The first incomes are starting to flow into the business and this way the incoming resources reach the invested amount.		Fund starts to increase because of the earnings and the invested amount is returned.
Incomes and profits are still coming into the business.		The fund has \$12,000
John benefits from the profits of the idea/business.	Because the fund has \$12,000 and the base invested amount was \$10,000, the profit is \$2,000. Every PPS gets \$20 in the form of points. John has 30 PPSs which is 30% of the PPS and that means John gets 30% of the profit in points. The points are converted and he gets \$600. All the other owners of the PPS convert points into USD.	
Example 1: John wishes to redeem his PPS.	John redeems his PPS and gets paid out \$3,000 from the fund. The redeemed PPSs are destroyed and there is only 70 PPSs left. The returned investment amount decreases from \$10,000 for the amount of \$3,000 to \$7,000.	The fund has \$10,000.
		The fund has \$7,000.
Incomes and profits are coming into the business.		The fund has \$9,000.
	The fund now has \$9,000 and the returned investment amount is now \$7,000. The profit remains \$2,000. Every PPS gets \$28.57 in points, which can again be redeemed.	
Example 2: John wishes to sell PPS on Denario.	John knows on the basis of the amount of the fund, that he can get 3.000 \$ for 30 PPSs and he also knows that the fund can get even more resources from this business/idea (on the basis of the predictions) and he knows that the last PPSs were sold for 120 \$ per 1 PPS. On that basis, he requests \$3.900 for 30 PPSs. The interested person – Tom has access to the same info as John has and buys 30 PPSs from John for \$3,900 and therefore becomes the owner of 30 PPSs. Overall there are still only 100 PPSs in the market it is just the owner of the 30 PPSs that has been changed.	The fund has \$10,000.
Incomes and profits are coming into the business.		The fund has \$14,000.
	Because the fund has \$14,000 and the nominal fund is \$10,000, the profit is \$4,000. Every PPS gets \$20 in points. Tom has 30 PPSs which is 30% of the PPS and so Tom gets 30% of the profit in points. He converts the points and gets \$1,200.	

PPS TYPE 2:

The Populshare has a special fund for every business/idea into which the invested amount of the investment and the profit from the business/idea come. In the case when an individual wishes to redeem the PPS for the proportional value out of the fund, the redeemed PPS gets

destroyed and the value of it gets paid to the owner of the PPS in FIAT currency. If the business is still making profits, the new profit is divided among the remaining PPS. If the PPS is sold on Denario, it doesn't get destroyed.

An example of PPS creation (USD is the representation of the PCP value)

Creation and power of PPS	PPS	Fund
An idea/business is being financed on Circul for \$10,000 USD (in PCP value).	Proportionally to the investment 100 PPSs is being created.	
From the 10.000 \$ John Invests \$3,000.	John gets 30 PPSs	
The first incomes are starting to flow into the business and this way the incoming resources reach the invested amount.		Fund starts to increase because of the earnings and the invested amount is returned.
Incomes and profits are coming into the business.		The fund has \$12,000.
Example 1: <i>John wishes to change PPS into Fiat currency out of the fund.</i>	<i>John redeems 15 PPSs and gets \$1,800. The redeemed 15 PPS get destroyed. John still has 15 PPSs. The number of all PPSs is now 85 PPSs.</i>	<i>Fund has \$10,200.</i>
Example 2: <i>John wishes to sell PPS in Denario</i>	<i>John knows that on the basis of the amount of the fund, he can get \$1,800 for 15 PPSs, he knows that the fund can get even more profit from that idea/business (on the basis of predictions about the idea/business) and he knows, that the last PPS were sold for \$150 for 1 PPS. On that basis, he requests to receive \$2,350 for 15 PPSs. Interested person – Tom has access to the same info as John has and buys 15 PPS from John for 2,350 PPS so he becomes the owner of 15 PPSs.</i>	<i>Fund has \$12,000.</i>
Incomes and profits are coming into the business.		Example1 <i>Fund has \$16,300</i> Example 2 <i>Fund has \$18,100</i>
Example 1: <i>John wishes to switch his PPS into Fiat currency from the fund.</i>	<i>John redeems 15 PPSs and gets \$2,885. The 15 PPSs get destroyed. John has no more PPSs. The number of all PPSs is now 70 PPSs.</i> <i>Altogether John got: \$4,680</i>	
Example 2: <i>John wishes to switch his PPS into Fiat currency from the fund.</i>	<i>John redeems 15 PPSs and gets \$2,715. The 15 PPSs get destroyed. John has no more PPSs. The amount of money John has got: \$5,065. Tom redeems 15 PPSs that he bought from John and gets \$2,715. Both can sell their share on Denario for a desired price. All the rest of the profit is then divided among</i>	

the remaining PPS inside the business/idea.

In both examples when the owner of all the remaining PPS is one person this person becomes the owner of the entire business.

Populshares are not Populcoins.

10. MARKET AND MARKETING COMMUNICATIONS

Target markets

The target markets of PopulTrade are:

- Users of the internet, who buy, work, sell or invest on the internet.
- Businesses that already use internet for their sales and business that don't do it yet.
- People who wish to go through with an idea or a business and wish to improve and finance it.
- People with ideas and knowledge but without their own capital.
- Businesses that wish to operate with foreign markets.
- Businesses that are doing business offline like traditional shops, restaurants, etc.

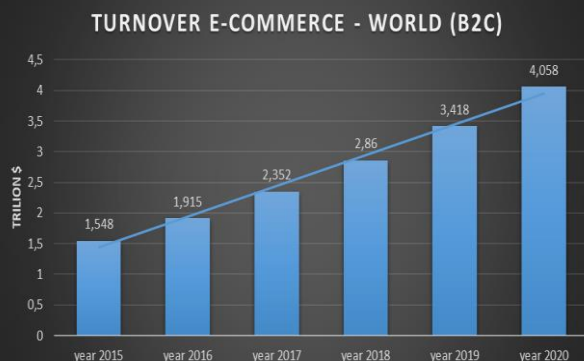
The goals are not geographically limited because the system is made for a global market.

Goals per individual PopulTrade tool:

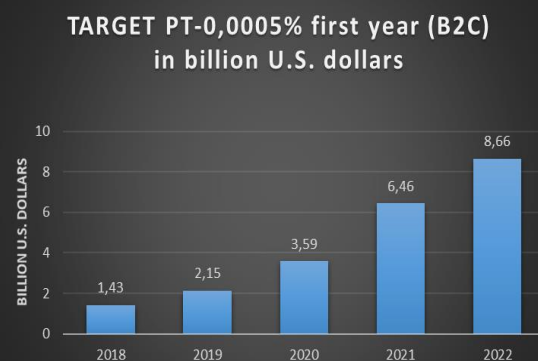
Mercato:

Goals in e-commerce (B2C)

The value of the world's market (B2C) e-commerce



Our 6-year goal is to 6 get from 0.0005% to 0.0025% of the world's market e-commerce or, for comparison – from 1.4% to 7% of the size of the eBay market.



Linum:

Goals in traditional markets (bars, restaurants, transporters ...).



Marketing communication

PopulTrade will train businesspersons for the purposes of marketing its services that will operate in the local and regional environment. Moreover, the opportunity to market those services will also be given to the motivated individuals with the desire to earn an extra income. Services of PopulTrade will be marketed to all the companies in the service sector, physical stores, bars and restaurants and all other companies, of which the development and growth could be enabled by Popultrade.

Reward system for the marketers:

- Sales commission in the amount of 25%
- For every new customer that chooses to market their services on Popultrade between 8–22%
- Different reward bonuses
- The opportunity for a full-time employment at PopulTrade

PopulTrade will get its potential customers, business partners and buyers with the help of:

- **Advertising** on social media, forums, Linum companies, through promotions of businesses and ideas inside Circul, etc.

➤ **Direct Marketing** – network of sales methods, marketing communication and sales funnels that help to establish a direct contact with business partners, buyers, and merchants. The final goal is to establish a more permanent two-way communication and increase sales; all of that on the basis of direct personal connection, by e-mail communication, telephone or other electronic media.

➤ **Referral Marketing** – ensures loyal customers, wide reputation, and visibility, the opportunity of outstanding incomes and usage of the effectiveness of mouth to mouth marketing and customer referrals that will be rewarded for their recommendations.

➤ **Boosting sales:**

- **Lower commissions** (from 15% to 50% lower), will attract interested individuals to Mercato.
- **Rewards for the activity of a purchase**, for every bought item, buyers will get a certain percentage of the purchase back. They will be able to use this capital in Circul, Linum or Mercato, as an investment, as a resource to buy a new product or they will simply get that amount paid out in cash. Besides that, they will, depending on the size of the purchase, receive a certain percentage of future purchases of other buyers for a certain period of time.
- **Lower article price**, thanks to the businesses created inside the Mercato and the Circul.
- **Advertising** for providers of services and products at a low price.
- **The creation of jobs**. The nature of Circul enables the creation of new jobs.
- **Paying with Populcoins, cryptocurrencies and FIAT currencies**.
- **Increase in value of Populcoin**.
- **Access to the capital of Circuls and consequently the opportunity of financing ideas and businesses**.
- **Facilitated creation of a company inside the Popultrade system (Linum)**, integration of non-internet companies, such as restaurants, shops, bars, ... into the Popultrade system, getting help to realize an idea/business by enabling requests for services, searching for business partners and workers.
- **Social networking - The Circul** enables socializing and networking with people with similar interests, which leads to increased possibilities for collaboration and development of ideas and businesses.
- **Capital for social activities**

➤ **Public relations** – the presentation of the company and the system of Popultrade.

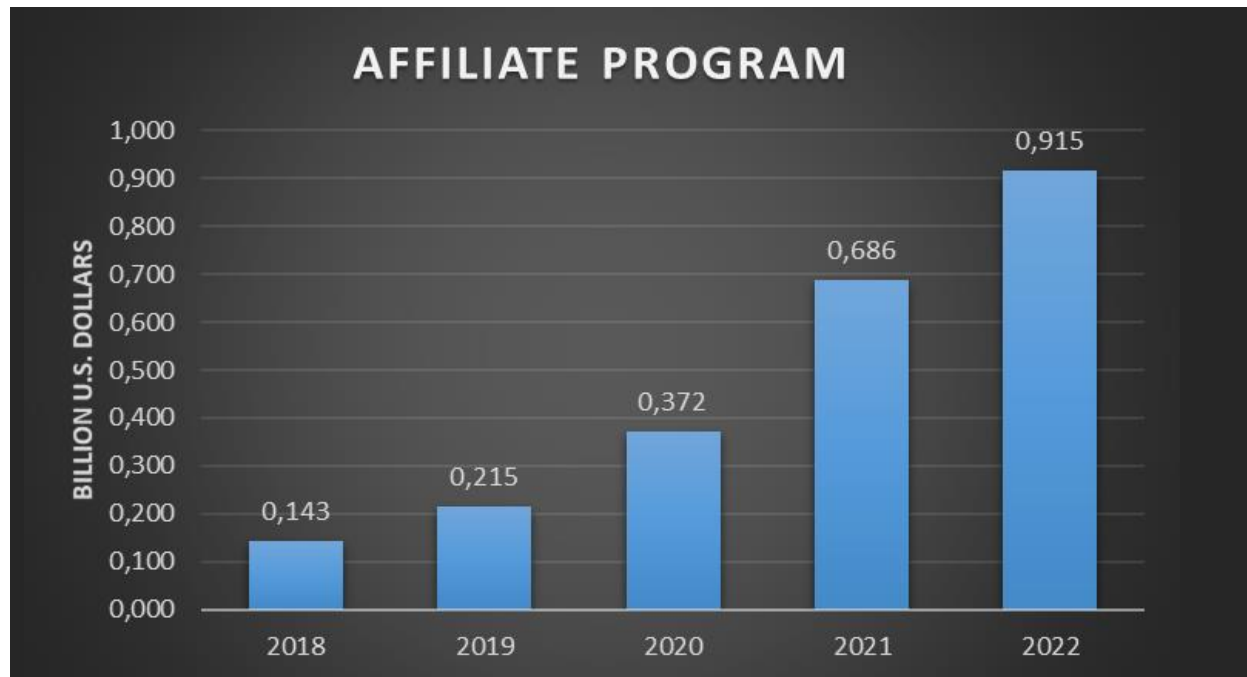
The affiliate program

Popultrade offers to similar E-Systems on the internet the same possibilities with sales of the products and services inside PopulTrade as members of the PopulTrade have. This way, it offers other internet stores the option of connecting to Mercato and accepting payments in Populcoins, which enables them to benefit from all the advantages that PopulTrade tools

(Populcoin, Linum, Circul, Mercato in Denario) offer. The PopulTrade system will work as an affiliate system for partner stores. Every user that will buy an item from a partner shop that will be sold through PopulTrade system will get all the advantages of the Popultrade system – for every purchase they will receive a certain amount of Populcoins and some of the created Populcoins will become part of the Circul capital.

According to the statistics of E-Commerce (B2C), all affiliate programs amount for about 10% of the sales. We are aiming to reach an amount of 0.0005% in the market share.

Predicted incomes out of the affiliate system for the 5 years period:



11. COMMISSION PAYOUT SYSTEM

Most of the incomes of PopulTrade will come from commissions created by the use of the Popultrade system:

- Commissions that will happen through collecting capital for Circuls through Mercato.
- Commissions for successfully completed ideas and businesses in Circuls.
- Commissions when Linum and Mercato will be used to gain capital through services of restaurants, traditional shops, etc.
- Commissions for the use of the system from providers in Linum and Mercato.
- Commissions at B2B transactions, own shops transactions, and advertisements.
- Incomes from advertising inside PT.
- Incomes from Linum businesses.
- Commissions from giving out paychecks to the employees of the Circul in Linum.
- Commissions for financing businesses.

12. TOKEN CROWDSALE

We are starting the crowdsale for two reasons:

- To get contributions for developing/implementing the PopulTrade system.
- To get contributions for starting the marketing. This will allow people to join the Circuls (groups of people where businesses and ideas are made reality) as soon as the system is launched and to turn their business and ideas into reality.

A sum between \$ 1.1M to \$ 8M is the initial cost needed for developing/implementing the system and for running the initial marketing and PR. All other collected contributions will be locked in the ether on a smart contract for a period of one year (the period we need to start the system). If, after this period of time you are not satisfied with our finished product you can redeem your investment minus the development/implementation cost and the received bonus.

The more contributions there comes the more of your investment you will be able to get back if you are not satisfied.

Token crowdsale start:

The Popultrade token crowdsale starts on **11. December 2017 at 17:17 CET.**

Token details:

Role of token:	Platform payments, services/articles purchase, investments in businesses, discounts, decisional power, etc.
Token supply:	300 millions
Distributed in the crowdsale:	192 millions (64%)
Initial value:	1 Populcoin (PPC) = 0.1 USD
Symbol:	PCP
Blockchain:	ETH

Token sale:

Sale period:	04. December 2017 - 24. December 2017
Accepted currencies:	ETH
Minimum goal:	\$ 1.100.000
Soft cap:	\$ 8.000.000
Maximum cap:	\$ 19.200.000
Bonus:	20% - 1%
Tokens on sale:	192.000.000
Unsold tokens policy:	Destroyed
How funds are held:	Multi-sig wallet held by team council

Sold tokens over the soft cap:	Used to finance the marketing after the launch of the PopulTrade, for PR and operational costs but mostly in the Groups of people where businesses and ideas are turned into reality (Circuls).
How funds over the soft cap are held:	Funds are held locked in the smart contract in the ether, if after a year from the end of the crowdsale period you are not satisfied with our product you will be able to redeem the tokens and get back your contribution, proportionally minus the soft cap part.
Minimum viable product:	Popultrade platform

Crowdsale bonus:

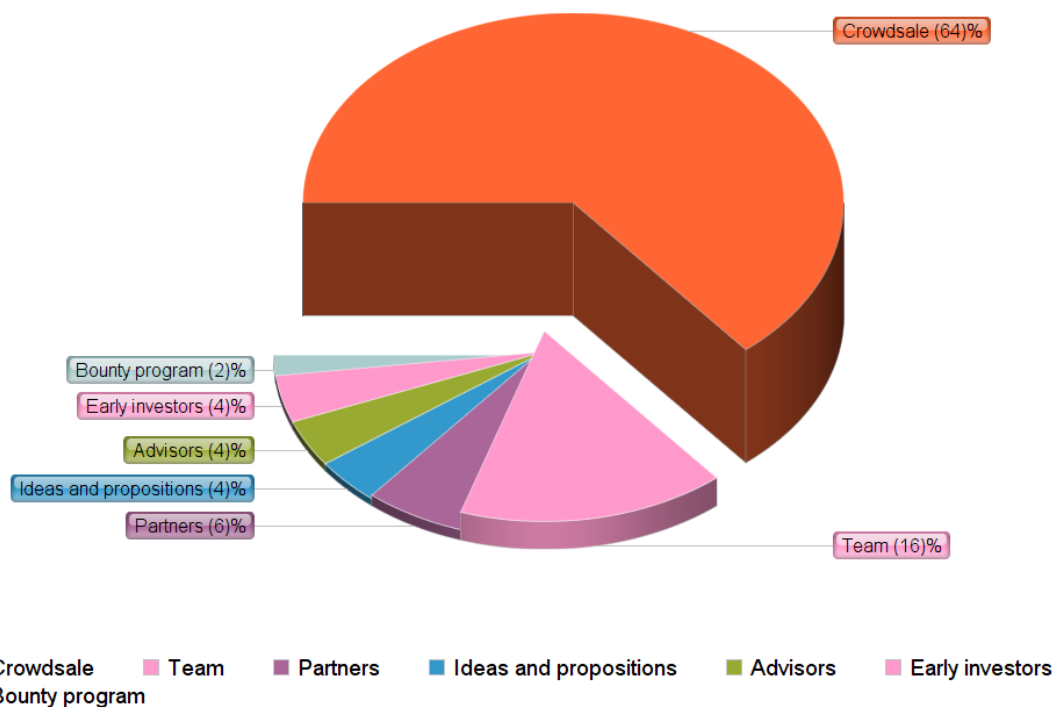
The bonus in tokens will be given through specific time periods during the Crowdsale, starting from a 20% tokens bonus (check the following table).

The base price of the Populcoin is set at \$0.1. Price in ETH will be locked from 04.12.2017. Prices in the below table are calculated according to the current exchange rate and are for informational purposes only.

Time	Bonus
0 - 48 hours	20%
48 - 96 hours	13%
4 - 8 days	10%
8 days - 2 weeks	6%
2 weeks - end	1%

Popultrade token (Populcoin) distribution:

The majority of the Populcoins will be available in a public crowdsale starting on December 04 2017, with a minimum investment goal of \$1.1M and a soft cap of \$8M. Any contributions over the soft cap will be locked on the smart contract in the ether for one year counting from the crowdsale end-date and if after a year you are not satisfied with our work you can redeem your contribution. Our team members and initial investors are fully devoted to the project. That's why all tokens, allocated to the team (16%), partners (4%) and advisors (4%) will be held in multi-sig wallets for 24 months. Because all our tokens are pre-mined, we've also set aside a portion of tokens for future partnerships (6%), any good idea or proposition during the beta (4%) and bounty program (2%). One of the main purposes of the Populcoin is enabling the growth of Popultrade system and give to all crowdsale investors a system that will allow the usage of Populcoins.



66%	Crowdsale	The majority of the tokens will be sold in a crowdsale to secure funds for further product development, operations, international expansion and for enabling the Circuls (Groups of people where businesses and ideas are turned into reality) to start operating at the launch of PopulTrade.
14%	Team	A portion of tokens will be held by the team.
6%	Partners	Reserves for future partners, that will help the project in future stages.
4%	Ideas and propositions	Tokens for ideas and propositions, once the beta will be ready any good idea or proposition to the Popultrade system will be rewarded with tokens.
4%	Advisors	Tokens for our advisors that helped the project with their knowledge and expertise.
4%	Early investors	A share of tokens for early stage investors, who believed in us and provided initial funds for our idea.
2%	Bounty	Tokens for our bounty program.

Allocation of the product development phase contributions

We strive to deliver our features as comprehensive and easy as possible, which is why we made the technical development/implementation a priority of our operations. This decision is strongly reflected in our financial strategy, that is divided into two phases. While the funds collected in the first phase will cover the development costs and the initial marketing, the second phase is mainly intended to cover marketing operations and the start of Circuls. Unsold tokens will be destroyed. In case the crowdsale does not reach the envisioned amount we will return the received ether.

45%	Development and implementation	Technical development costs of the Popultrade tools (Linum, Mercato, Denario, Circul). Set up the production hardware environment.
15%	Team Product development and management	Non-technical product development includes project and team management and business development.
30%	Marketing, Sales and PR	First marketing phase, covering basic marketing operations, advertising campaigns, business partners gathering, populate the system with articles and services to purchase, gathering sellers, get candidates (experts, consultants, lawyers, investors,...) to work in the Groups of people where ideas and business are made a reality (Circuls), get simple and advanced businesses in Circuls to invest in, get offerers for the network of services (Linum) to offer all needed to create and develop an idea or business, get affiliate workers to promote and bring services and sellers to Popultrade.
10%	General and Administrative	Day-to-day operations, office rent and equipment, travel expenses and legal fees. Servers infrastructure rent.

Allocation of the marketing/Circul phase contributions

30%	Global PR and advertising	A global ongoing PR campaign, carried out with the help of an external PR agency. Ongoing global ad campaign covering all relevant media outlets, designed to increase our user base and to assure marketplace liquidity (social media ads, SEM, specialized music media, event presence).
70%	Circul funds	Funds intended for Circuls (Groups of people with similar interests where ideas and businesses are made a reality), with the funds the Circul members will be able to start realizing ideas and businesses.

13. THE TEAM

Alen Kolnik **SENIOR DEVELOPER / PROJECT LEADER**

Alen has 18 years of experience in various programming languages with designing, leading and supervising various IT international projects. He is skilled in carrying out all phases of the software development lifecycle; he is an expert in translating business requirements into technical solutions; and fanatical about quality, usability, security, and scalability.

Černe Matija **DEVELOPER**

Matija is a 29-years old quantitative analyst, keen on the field of artificial intelligence and a big blockchain enthusiast. While being employed in an energents trading company, he is currently conducting his masters degree in financial mathematics focusing on big data analysis. Apart from his programming (R, Python) and statistical skills, he brings to our team rich expertise in financial, commodity and cryptocurrency markets.

Špela Švarc **LEGAL EXPERT**

Špela offers professional legal assistance in different fields, such as business law, labor law, patent law, and in the law on obligations. She is in charge of monitoring the legislation and its development in order for the company to operate in compliance with all rules and regulations in force. She prepares, analyzes, and confirms contracts, internal regulations, individual acts, etc. She is also responsible for managing internal records and databases and marketing the legal services. She also cooperates on company projects, at all projects stages, providing help to improve project working methods and offering her professional expertise.

Špela Vehar **REFERRAL MARKETING EXPERT**

Špela is 28 years old holds a Master in Journalism. For the past six months, she has worked as a telemarketer in the call-center of Studio Moderna. She was also involved in the network marketing for 6 years so she is familiar with all the internal practices of network marketing, including mentorship processes and systems for educational events for clients and distributors. Her strongest skills are written and spoken communication in person or on social media and sales skills. She is currently living in Teneriffe where she has just moved to pursue quite a few international business ventures.

Linda Rotter
B2B & B2C

Linda brings skills and experience in leadership and in the coordination of work operations and operative work in sales of the EU market. She is trained for independent sales offers preparation that include price calculations, contracts drafting, business meetings organization, organization of overseas import/export shipments, land and sea transport and all the necessary transport- related documentation. She is also experienced in financial advising and in preparing reports for the purpose of monitoring stock market prices and merchandise movements on the EU markets (Intrastat).

Nina Melacher
SALES

Nina is experienced in sales personnel support in RB sales and in establishing the link between the RB department and the point of sale. She is trained in basic strategies and RB development in the retail trade and also skilled for educating others about RB sales programs and latest products. She is trained to perform conformity checks of RB positioning, suitability checks and marking checks of the point of sale. She is experienced in coordinating the distribution of RB marketing material to all points of sale. Nina is also skilled in conceptual design, coordination, and implementation of product demonstrations at marketing centers.

Matija Hercog
MARKETING AND COMMUNICATION

Matija is an economist and expert in communication and marketing. He's skilled in planning, preparing and executing analyses of marketing plans (long-term and short-term), in marketing strategies and in promoting new products. He is highly experienced in strategic planning and projects leading. He has good knowledge of digital marketing and a profound understanding of web analytics. He's trained for preparing and executing marketing campaigns, managing online marketing channels and leading a multi-channel marketing campaign. He has also the experience in organizing creative concepts, shaping holistic communication solutions and in cooperating with creative and designer agencies.

Matej Hladnik
MARKETING AND SOCIAL MEDIA

Matej Hladnik is an expert in professional marketing consultancy, with a 5-year experience in the field. Since 2011 he's been active in the field of analytics, sales and consulting. He assisted and helped more than 30 foreign companies to develop their business in Slovenia and in the European Union. In 2014, Matej was given the title of teaching assistant and since then he is a regular external lecturer in the Marketing Department at the Faculty of Economics in Ljubljana. Since 2014 he has been head of sales covering direct sales, customer

relationship and social media for a start-up online jewelry retailer that achieved a turnover of 5 million euros per year.

Alenka Simonič
ECONOMIST

Alenka is an economist with 15 years of experience in the field of organization and labor organization. She is highly experienced with execution and supervision of projects in the field of human resources, information technologies, and in obtaining non-repayable government grants. She is also experienced in the field of marketing.

Valter Krameršteter
PROJECT LEADER

Valter brings to the team 28 years of experience in the telecommunication world. He's skilled in leadership and strategical multi-level planning. His 22 years of experiences with entrepreneurship and excellent strategical capabilities fully coincide with the vision we have for the PT platform.

Aljoša Zelnik
WEALTH MANAGER

Aljosa is an expert of financial risk management. He has been working in Wealth management for 8 years now. He is also value investor in stock markets where he has more than 15 years of experience. He is transforming his great analytical potential in the field of blockchain trading bitcoin and altcoins. He is also educating himself to become a Coach and Trainer at Success Resources. He has strong knowledge in the field of financial analysis, managing risk, behavioural finances, coaching top managers. And he is still dreaming and pushing the "limitations" away, the "borders" higher to the sky and above. And he simply enjoys it.

Boštjan Bogataj
CONSULTANT SOFTWARE ARCHITECT

Boštjan has extensive 15 years experience working on major projects in public and private sector. His expertise varies from programming in many different languages, both web, desktop application and APIs. Most known for working on health card upgrade for Health Insurance Institute of Slovenia and for developing trading platform for automotive industry. Currently working on multiple disrupting projects for automotive industry.

Advisors

Samo Božič
Project management
ADVISOR

Samo Božič holds a masters degree in mechanical engineering, electrical engineering, economy and a Ph.D. in systems (Polytechnic University, New York). He has a strong foundation for successful project counseling. He is a top expert in project management. He collected experience cooperating in various remarkable projects in organisations as IBM, NASA, NATO, Polytechnic Inst. & US Navy, Perles a.g., Swiss, University of Birmingham, UK, Tech. University of Denmark.

Peter Merc / Nina Kranjec
Lemur Legal
ADVISOR

We are leading legal experts for startups, angel investors, accelerators and IT companies. We cooperate with government, regulators and chambers of commerce. We understand what is bringing digitalisation, what is blockchain and how legally challenging is sharing economy. With our legal consulting services we link real and parallel »crypto« economy. As a co-founders we participate in various projects in the field of blockchain, personal data protection and fintech

Tonko Sankovič
ADVISOR

Tonko is an expert and a consultant for the Russian market. He is a respected member of the community and acquired his experience in the world of the real estate and by working with different markets. He is currently a COO at Samolet Development. His previous employment experiences include working for the X5 Retail group which had 7,936 Company-operated stores.

Jurij Krvina
ADVISOR

Jurij Krvina is a specialist for the cooperation with banks. He has over 22 years of experience in the field of banking. He is a former senior advisor at NLB and head of the marketing department at Gorenjska banka. He is now self-employed as a financial and banking advisor. His strongest skills are strategical planning, managing in the banking field.

Rebeka Lampe
ADVISOR

Rebeka is an experienced consultant in the field of general accounting, salary accounting, calculation of copyright contracts and calculation of contractual agreements, double-entry accounting, refunds, invoicing, and budget estimates. She has strong knowledge in the field of tourism, financial fund management, financial consulting, and project management and is also a NLP practitioner.

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