PART ONE

REFITINCO SOLUTIONS CROWDFUNDING TO CO-OWN

**WHITE PAPER**

ABSTRACT

Look around you, what do you see? … Problems? .... Troubles? ….

What exactly goes through your mind about what you see?..... Solutions? ….. Ideas or Concepts? …. Growth? …… Development? …… Money? …. Time & Space?

The human race has done extremely well for himself especially in the 20th and 21st Century with tremendous growth in Science, Technology, Steel, Medicine, Computers, Artificial Intelligence AI, Machine learning, Etc

However, despite this great achievement of man we are still way below expectation on the level of development we are supposed to have achieved.

There are three (3) stages of Civilization according the Kardashev scale (Invented in 1964 By the Russian Nikolia Semenovich Kardashev), Type 1 to type 3, though it has however been expanded to 8 types arguably by recent Astronomers.

Humans are yet to attain even type1 Civilization, as at the year 1900 we were at type 0, currently we are at 0.70, at our rate we should be at type 1 civilization in the next 100 hundred years, that’s when we would have been able to harness the earth’s total Energy, alter it to suit our purpose however we want it.

Our Goal at Refitico Solutions is to be at the forefront contributing our own quota to the Growth of humanity while making lots of money for ourselves to live the kind of luxurious lifestyle that we desire for our individual lives and families.

We aim to harness all Earth's resources at our disposal to create massive technology growth, merge the virtual world (Internet) and the Physical world together, this will ultimately lead to a great explosion of Technological advancement for humanity and lots of wealth for the owners of this company.

Inorder to do this, we need tremendous amounts of capital in terms of Liquid Cash, Assets and Human resources. We cannot achieve anything tangible without having a high standard of living ourselves. Therefore in our quest for humanity development, we have to grow our company to afford us a better life before we invest in research resources for more humanity growth.

INTRODUCTION

Currently, we are in trying times in Nigeria... our currency is valueless, our investments cannot produce a dividend worthy of appreciation, our sustainable future and that of our kids cannot be guaranteed.

But there's one way out of these mess, earn in a strong currency in either the US dollars or UK Pounds. And this is exactly what we have set out to do at Refitinco Solutions. To herehitherto provide a way out for a limited number of people to secure the future themselves and their kids through the floating of extremely profitable cross-country companies.

For many folks, it is difficult as a Single Individual to raise an equity of $375,000 alone... well even if you can, won’t it be more professional to pull resources together as partners with other individuals, companies in order to float a genuinely world class Company?

At Refitinco Solutions, we have decided to throw this opportunity open to Limited number of like-minded individuals, Groups, Companies, etc. as Co-owners, Partners in order to crowd-fund the Development, Growth and Expansion of these ideas to achieve Sustainable Futuristic Developmental Goals while making profits for the owners(You) of the Company.

**Our Core Areas of Focus Includes;**

1. Finance {Fin-Tech}
2. Sports {Bookmaker}
3. Real Estate
4. Artificial intelligence AI and Machine Learning ML
5. Web3 & DevOps
6. Virtual & Augmented Reality VR/AR
7. Cryptocurrency
8. Energy & Solid Minerals
9. Research Institute facilities

Our Goal at Refitinco Solutions is clear as daylight, we want to give any individual who intends to own a tech start-up such as Facebook, X (formerly twitter), Binance, Google, SpaceX, Flutterwave, Opay, SportyBet, etc. a chance to become the next Larry Page, Mark or Elon Musk.

So as individuals whether from a Poor or average background, even without a tech skill but with an enthusiastic and tech passionate mind, can become a tech start-up CEO with just a token contributed (through this crowdfunding platform) together to reach our target capital needed to launch.

VISSION & MISSION STATEMENT

VISION

Harnessing available resources to be at the fore-front of human development. Being at the forefront of achieving Type 1 civilization.

MISSION

Merge the online to the offline to create a tremendous amount of Power Needed for Mankind growth. A Pioneer leader of Technological Advancement for the black race.

**PRE-IPO FUNDING**

This first stage of funding is for the development of the first phase of our vision. The Equity goal is raising a seed Capital of $375,000 through the sales of 15,000 unit shares of our Company. Considering the enormous amount of funds needed to establish the projects required under each sector written above, we have decided to break the projects in to macro and micro parts under each sector listed below.

Macro:

1. Fin-Tech Eg. Opay, Palmpay, Flutterwave, mpesa. Paystack, etc
2. Crypto Exchange Company CEX & DEX – E.g. Binance, Coinbase, etc
3. Sports Bookmaker/Betting Exchange – E.g. Betfair, Sportybet, Bet365 e.t.c
4. Global Real Estate Developer
5. Super Matrix AI Development
6. Solid Minerals Broker/Miner E.g., Gold, Diamond, Metals etc.
7. Medicals (Regenerative Stem Cell Devs)
8. Space Exploration

This macro will only be possible after the success of the micro investments listed below.

Micro:

1. Crypto Coins/Token Development
2. Micro sports bookmaker/Prediction App
3. Global Real Estate Listing website
4. Dating & Romance web and App

**FIRST STAGE IPO FUNDING**

Our first Initial Public Offering IPO will be held exactly 24 months (two years) from the end of this Pre-IPO. The target Capital will be Eighteen Million Dollars ($18M). This will take our Company Completely Public and Global. Earlier, the frame works for all our Macro Projects would have been laid and its development at advance stage.

Initial investors will be rewarded massively from this IPO. All the listed macro projects will be fully executed after this first stage IPO. The Management board will determine how this process will run.

BENEFITS

There are several ways through which you will benefit as a co-founder of these start-ups;

1. **IPO Sales:**

As with General Business practice, pre-IPO investors can sell all or part of their shares owned during the IPO proper and make profits from their shares. Ours won’t be any different, during our intended IPO, every share owned will be split and collapse into the large pool available, giving our early investors an opportunity to benefit massively from it sales. The number of shares and its value during the IPO will be determined by the board and the market forces. Make no mistakes,.. each share value at that time will not be less than $25 per share.

1. **Recurrent Dividends & Profit Sharing:**

Our first dividends sharing will be 18 months after the close of this pre-IPO offer. Pre-IPO duration is three(3) months. As Co-founders, we will all benefit greatly from the massive profits posted by each arm of our companies either quarterly, Bi-annually or annually, - this decision will be determined by the board.

**IDEA OF MARKET SHARE OF EACH CATEGORY OF OUR COMPANIES**

* Africa’s fin-tech market is expected to reach $65 Billion dollars in Revenue by 2030 by new studies…. Whereas, Nigeria’s current Fin-tech revenue stands at $543 Million Dollars (2022 Bloomberg report)
* Africa’s Sport betting market is expected to reach $85 Billion dollars in Revenue by 2028 by studies…. Currently, Sport betting Companies such Bet9ja, SportyBet, and stake.com makes an average of $13 million dollars’ Combined monthly

**FAQs**

1. Total Number of Share units Available Now at pre-IPO

Ans: 30,000 units

2. Total Number of Shares Available To The Public(At this Pre-IPO Stage)

Ans: 15,000 units

3. How long will this Pre-IPO(Seed Capital funding) last?

Ans: Three (3) months Duration

4. How much is the price for a unit share?

Ans: 25$ per share

5. When do I start getting dividends from my investments?

Ans: First dividends earnings start from 18 months after the end of this Pre-IPO. Earnings on dividends is not a one time thing. It continues periodically at regular intervals every year. Eg Bi-annually, Quarterly or once a year.

6. When do my Earnings stop?

Ans: Dividends sharing earnings do not stop. It is a continuous exercise as long as our collective companies are in Existence.

7. What else do I do after purchasing a unit share?

Ans: Nothing.... Just follow our progress as a member of the company. But if you want to be an active participant in decision making of this company, then you can buy more units (within the allowable available units) inorder to be among the top 5 investors and earn a seat in the boardroom where critical decisions about the company will be made.

8. Are my unit shares Transferable?

Ans: Yes.... Your shares are Transferable to whom ever you wish Eg Next of kin.

It can be sold to interested parties too

9. How much exactly will i be earning from my shares?

Ans: Earnings from shares are not static. Starting at 25$ earnings per share, you stand to earn alot more than this base rate at every dividends sharing time.

10. In what currency will i get paid?

Ans: Most of our investments will be in USD and you will be paid in USD too. However, you might need to convert your USD to your local currency before withdrawal depending on your Country's financial laws.

11. Who owns refsols.com?

Ans: www.refsols.com is own by Refitinco Solutions Ventures, a Company consisting of a group of Young Vibrant Minds Invested heavily in Finance, Web Technology Development, Real Estate and Business bureau.

To be Continued in Part 2