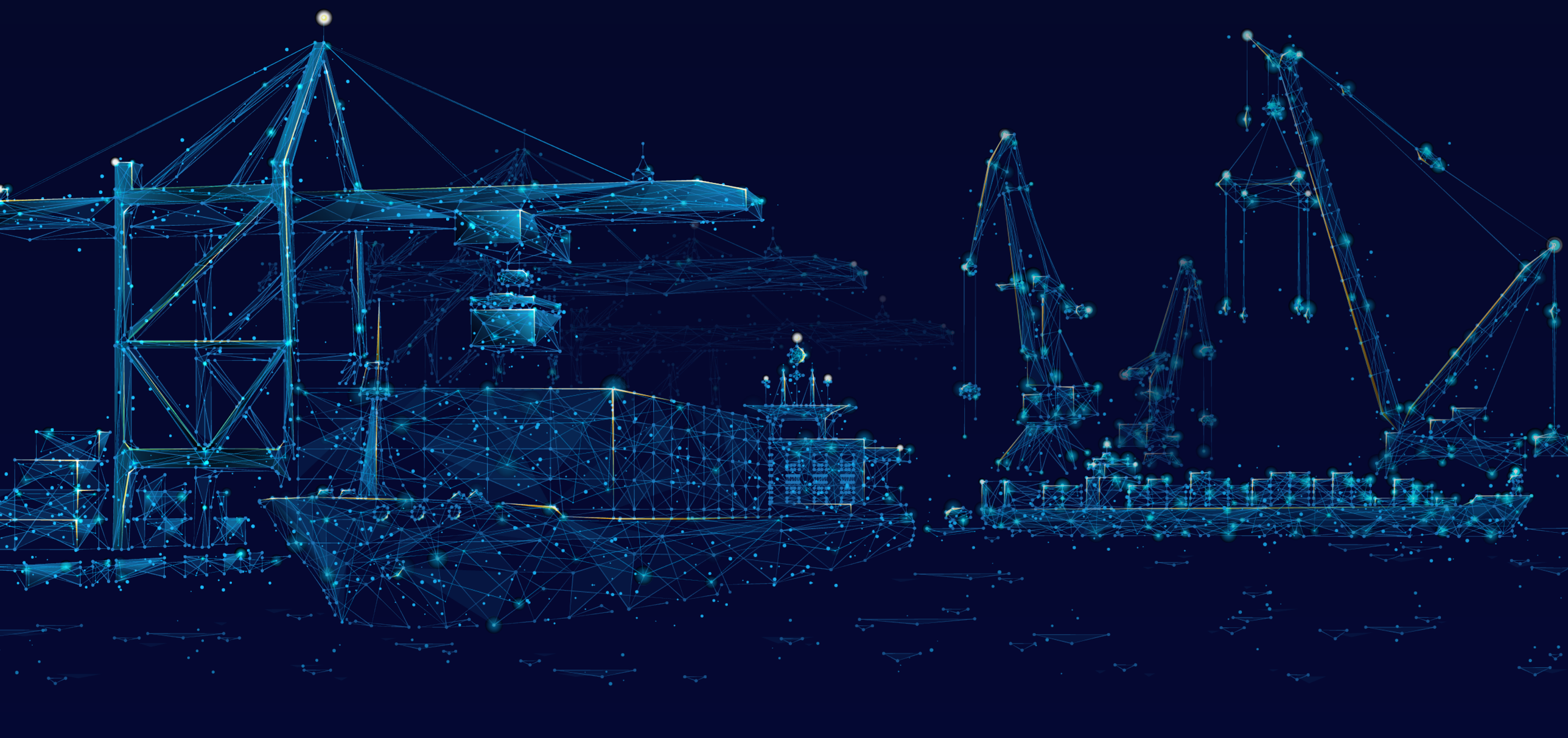
TradeLeaf

Trade Leaf Platform

Light Paper



Light Paper

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1. Introduction

The import and export of goods and services across international boundaries, settled through financial transactions, is known simply as global trade. Because of globalization and technological development, cross-border trade has been growing every year. According to United Nations Conference on Trade and Development (UNCTAD) the value of world imports and exports of goods hit $5.6 trillion in the third quarter of 2021, total year volume of global trade reached $28 trillion.

To fuel such massive infrastructure growth, financial institutions, banks and companies are expected to pump money into the ecosystem. This process is known as trade finance. However, after the recent financial crisis and global meltdown, trust levels have degraded and risk levels have skyrocketed. As a result, due to the limitations imposed by increased regulatory and compliance standards within traditional financing systems, deserving businesses and individuals around the world are either denied or delayed access to trade finance. In essence, there has been a growing gap between increasing trade needs and available trade finance.

According to Asian Development Bank, the global trade finance gap is estimated at $1.7 trillion in 2020, having increased 15% from the latest estimate of $1.5 trillion in 2018.
Any project related to trade or finance involves many types of companies, which can be divided into main and additional:

MAIN: TRADER, SUPPLIER, FINANCIAL INSTITUTION

- Trader – an individual or legal entity, that focuses on short-term buying and selling goods and services. Nowadays, fundraising opportunities are limited, the cost of capital is high and traders often have to deal with unreliable suppliers that are exposing them to risk.

- Supplier - an individual, company, manufacturer, distributor or service provider that supplies goods and/or services to the beneficiary. Generally, suppliers do not have high visibility to global buyers. They have to deal with intermediaries for cross border trade and are forced to deal with the unscrupulous buyers, burdens of inefficient payment processing, remittance costs.

- Financial Institution – a company seeking an opportunity to invest in promising projects with the aim of making a profit under conditions of acceptable risk.Nowadays, trade finance system has limited visibility of global opportunity, low project transparency, and a high risk of escalation and delays, which combine to result in low returns. This makes infrastructure investments less attractive.

1.1 Blockchain

Blockchain technology provides a means of establishing a public, distributed database, or set of records/transactions, that is cryptographically secured and immutable. A distributed consensus mechanism is used across various nodes of the network. This consensus mechanism makes and/or verifies any changes made to the blockchain. Consensus ensures that the nodes in the network are synchronized and always agree on the latest state of the blockchain, as long as the majority of the network is honest. The distributed, decentralized nature of a blockchain network and its consensus mechanism ensure that there are no central points of failure in the system. There is a close link between the evolution of finance and blockchain technology.

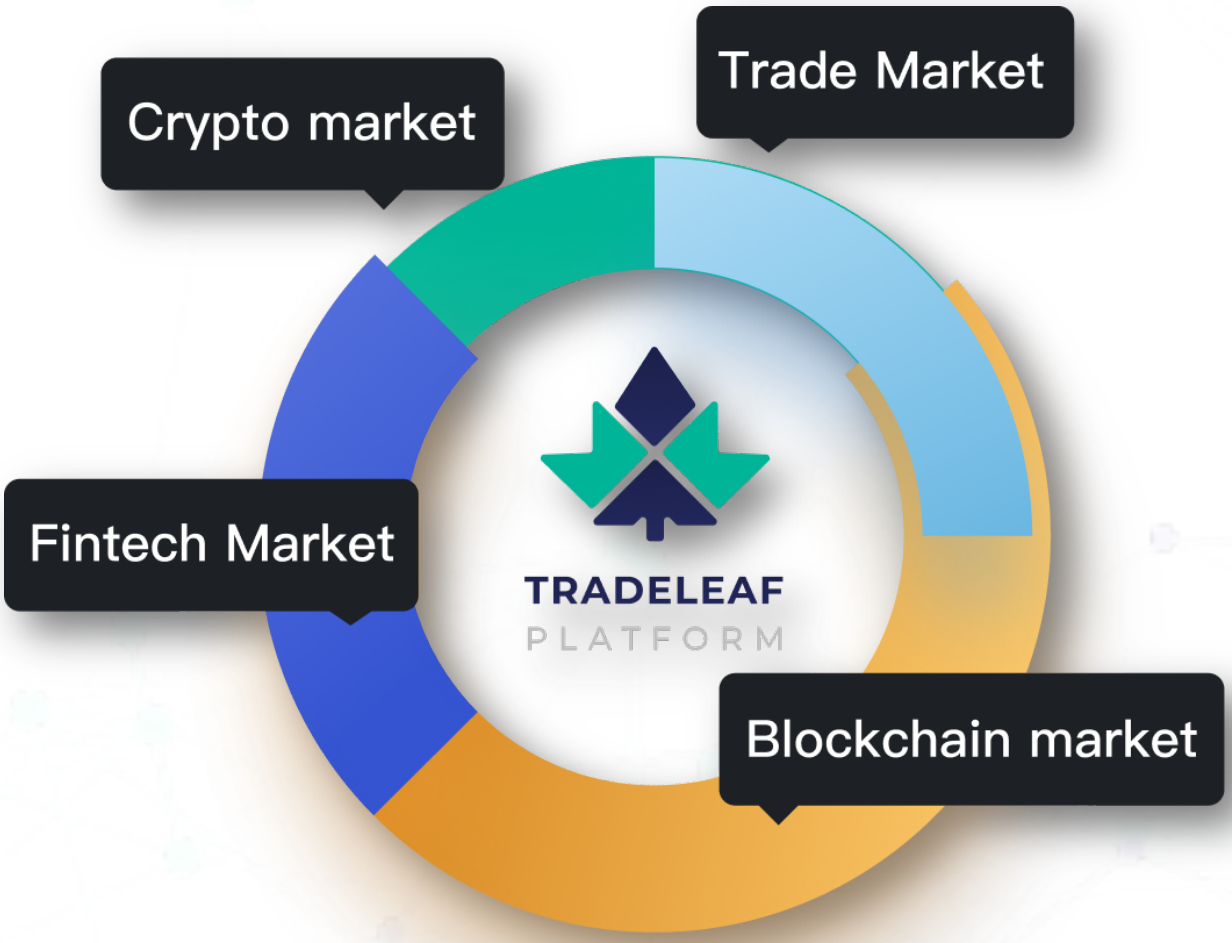
Traditionally, finance has always been dominated by intermediaries such as banks, governments and central authorities. These entities work to establish 'trust' for storage and/or exchange of value. With the internet boom in early 2000s and the mobile revolution in late 2000s, much of this commerce found new 'channels' to exchange value. However, the concept of establishing trust by relying on a third party largely remained stagnant. Thus, traditional commerce, followed by e-commerce, remained largely 'centralized,' pushing up transaction fees. The financial crisis of 2007 made many examine the role of intermediaries in establishing trust.

After many previous movements towards 'decentralized' money, in 2008-2009 the public witnessed the emergence of the first distributed digital currency, 'Bitcoin,' which facilitated an exchange of value without needing a trusted third party or intermediary. It enabled anyone, anywhere in the world, to buy, sell, and exchange the native digital currency, Bitcoin, against fiat, and the blockchain system ensured the transaction was immutable, secure, irreversible and recorded on a public distributed ledger.
Bitcoin's value dynamics are governed by supply and demand, just like any fiat currency, with one key difference. In the case of Bitcoin, the supply is fixed by the system — not by the monetary policies of governments or bank consortiums. Bitcoin, however, has limited applications in real world finance due to the public nature of its transactions and the limited functionality supported on a protocol level.

With the growing popularity of a new digital asset, the interest in the technology behind Bitcoin, referred to as 'blockchain' technology, soared. Blockchain presented a wide array of possibilities to the financial world. Imagine a global, distributed financial ledger, where every person in the world can transact with one another, while paying a minimum to zero fees, in a trustless system. Such a platform would remove all barriers to banking, trade and finance.

MARKETS

TRADE LEAF IS AT THE INTERSECTION OF 4 GLOBAL MARKETS.



2.1 Blockchain

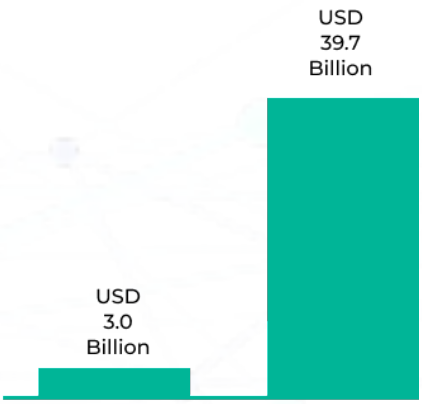
Blockchain technologies are most basically defined as decentralized distributed ledger technologies (DLT) that record the origins of transactions on a peer-topeer network without the involvement of any intermediaries. The technology has evolved rapidly over the decade since its development. Although blockchains are best known for their role in fostering the growth of digital currencies, they have also been adopted in most traditional sectors of the global economy, because of their unique qualities and optimization potential.

The global blockchain market is divided on the basis of the numerous use cases of the technology, namely – payments, smart contracts, data management, digital identity formation, supply chain management, and many others. Most blockchain experts and supporters "believe that this technology can far outperform cryptocurrencies in terms of its overall impact." The true potential of blockchain is only just becoming apparent. Society is more likely to see use cases of blockchain technology application in real sectors of the economy, rather than the practical use of cryptocurrencies.

MARKET FIGURES

CAGR-67.3

The global blockchain market was estimated to be valued at $3.0 billion in 2020 and is projected to reach a size of $39.7 billion by 2025.



The current estimated value of the blockchain market stands at $4.01 billion.

2.2 THE CRYPTO MARKET

Cryptocurrencies and tokens are the two dominant subclasses of digital assets relying on cryptographic methods of operation. These are intangible assets that are created, sold and stored in digital format on the blockchain. Cryptocurrencies use advanced encryption technologies that guarantee the authenticity of the underlying assets by eliminating the possibilities of counterfeit or double spending.

The cryptocurrency market is valued by the capitalization of the total volume of crypto assets and tokens issued by market participants into open circulation for the purpose of sale, purchase, exchange, and use in a variety of operation scenarios.

MARKET FIGURES

$24T

Projected size of the digital asset market by the end of 2027

$6 000

Crypto assets created between 2014 and 202

6 500+

Projects operating on the market

300M+

Cryptocurrency users worldwide

90%

Share of total market capitalization dominated by Top-20 coins

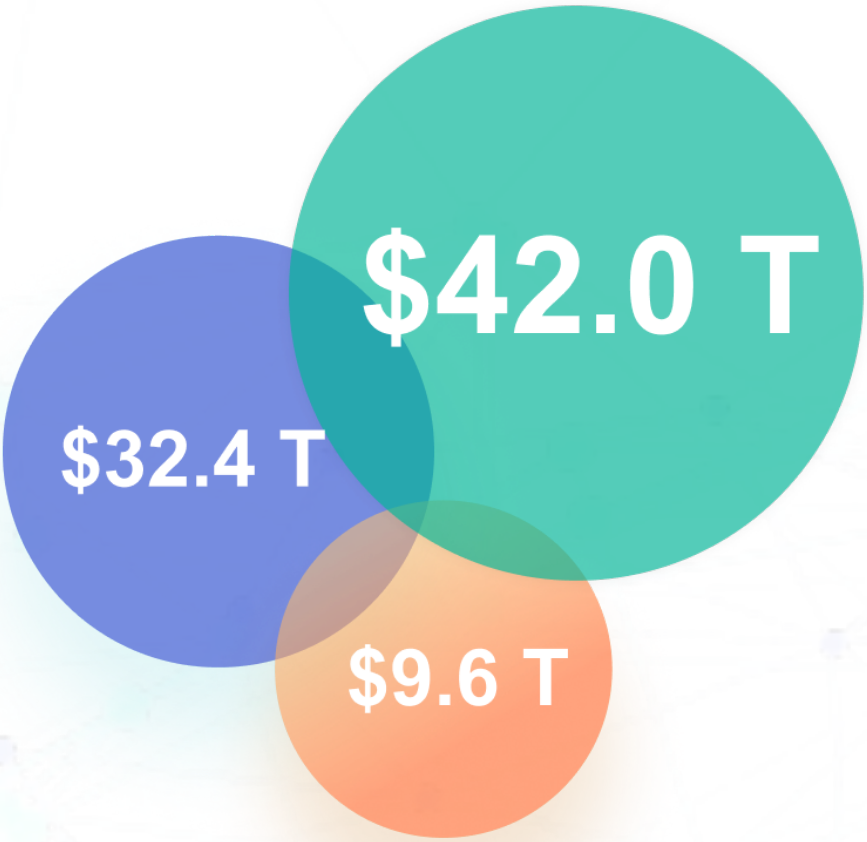
~5 100

Coins traded on the market

2.3 THE TRADE MARKET

The barter of goods or services among different peoples is an age-old practice, probably as old as human history. International trade, economic transactions that are made between countries. Economists divide all economic activity into two broad categories, goods and services. Goods-producing industries are agriculture, mining, manufacturing, and construction; each of them creates some kind of tangible object. Service industries include everything else: banking, communications, wholesale and retail trade, all professional services such as engineering.

International trade and the accompanying financial transactions are generally conducted for the purpose of providing a nation with commodities it lacks in exchange for those that it produces in abundance; such transactions, functioning with other economic policies, tend to improve a nation's standard of living. Much of the modern history of international relations concerns efforts to promote freer trade between nations.



2.3 THE FINTECH MARKET

Financial Technology (FinTech) represents a combination of financial services with Information Technology (IT) that is disruptive to the incumbent financial system as it transforms financial services including enhancements to existing areas as well as alternative solutions. For example, the legacy financial system is under serious threat from emerging technologies, such as Blockchain, to eliminate the need for intermediary trust agents for payment clearing and settlements.

FinTech enabled services include peer-to-peer money transfers, lending services, online payments, and mobile payments. Financial organizations can develop solutions in-house, collaborate with FinTech solution providers, or acquire them. Apart from operational issues and/or user experiences, CAPEX and OPEX factors greatly affect these decisions.

MARKET FIGURES

Total volume of fintech market by 2020:

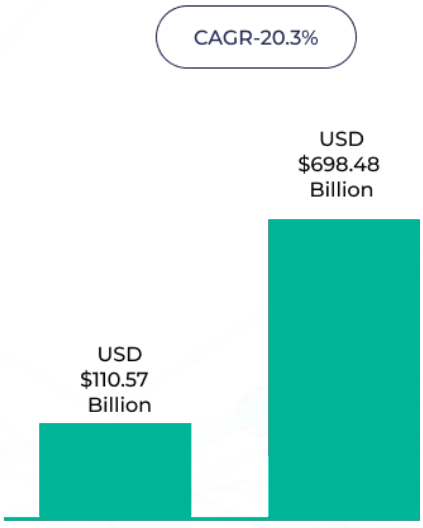
$110.57 billion US Dollars

Total volume of fintech market by 2026:

$698.48 billion US Dollars

10 000+

Project operating on the global market



2.3 PLATFORM PROCESS FLOW

- The applicant registers on the platform and passes the KYC verification procedure.
- After successful verification, the Applicant submits an application for the financing of the deal on the platform.
- The application enters the marketplace and becomes available for viewing by potential investors of the deal (financial institutions).
- After choosing Financial organizations, a transaction room is created, where the Applicant and the Financial organizations exchange documents and reach an agreement.
  Documents are checked according to the terms of the finance instruments. In case of approval and issuance of the finance instruments, the Transaction is considered to be completed (the main settlement of the transaction is made through the usual interbank settlement channels).

PLATFORM PROCESS FLO

PLATFORM PROCESS (VERSION 1.0)

1) **Registration** – During registration, the users must choose the role of the platform and fill out a registration form.

2) **KYC verification** is necessary for each platform's user and the process of verification is different for each participant

1) **Verification for Traders / Brokers** – Verification of traders / brokers will be carried out in 2 different ways: 1) If a trader has its own company, then for the verification on the platform they will need to fill in information about the company and download all the necessary documentation (certificate about registration, Director's passport copy, Facial identification, etc.). 2) If a trader / broker does not have a company, then they will need to fill out a questionnaire and upload documentation that will confirm their identity (passport, bank statement, Facial Identification, etc.)

2) **Verification for investors** – Verification for investors will be carried out by specialists of the Trade Leaf platform, financial institutions will fill out a questionnaire and upload the necessary documentation. The platform specialist checks the data and approves or sends the data for moderation.After passing the verifications, the platform will generate a unique key in the personal account to access the information and documentation collected during verification.

3) **Application** – verified users can place an application with request to receive financing; to submit an application, they need to make a payment with TLC tokens, which is the platform token.

4) **Confirmation** – after placing an order, a notification is sent to all Financial Institutions registered in the platform, and placed on the platform's marketplace. They, in turn, review the application, study information about the transaction and the borrower, and send their offer. The user receives an offer from one or more financial institutions and choose the most acceptable for them.

6) **Conclusion of the transaction** –After opening the room and adding all the participants and all the necessary documentation to it, the stages of completing the transaction are generated (logistics, money transfer, receipt of goods, compliance with quality, etc.). After the completion of all stages, the transaction is considered completed.
The TradeLeaf platform receives a commission after each completed transaction from the investor, the commission is paid in the amount of 10% of the Investor's profit.

Note: Regular members of the Trade Leaf platform have an opportunity to purchase a Membership with TLC platform tokens.
This subscription will provide free access to the services of the platform for a monthly fee.

Deal Syndicate – This functionality will be interesting for large transactions, it will allow finance organizations participating in the deal to add more participants as partners and share profit. It will help investors to diversify their risk and finance bigger deals.

PARTICIPANTS

Financial Organization- A company or bank providing financing for the participants in the trade transaction

Trader- A company or individual that seeking financing for the trade deal, through submission application on the platform.

Supplier- Companies, that list their products on our platform.

Service Provider- Organizations that provide services for trade deals such as logistics, insurance, quality control.

ECOSYSTEM

TLP Secure payment – Trade Leaf platform acts as a trusted third party that collects, holds and disburses funds according to seller and buyer instructions.

Logistics – Trade Leaf logistics handles the supply chain management of transportation from the manufacturer to the end-user. Services and related information from the source to the consumer will be sent through our platform to meet all customers' requirements.

Quality control service – TLP quality control inspections are performed to verify and confirm quality of goods. The object of this service is to independently assure that the activities of a specified project are being performed in accordance with all contractual specifications, codes and standards from the international organizations and/or government regulations. This is verified though checks audits, inspections and witness.

Insurance - Business insurance coverage protects businesses from losses due to events that may occur during the normal course of business. Our platform will help companies trade safely and take control of tomorrow. The insurance will include solutions, such as Business fraud, trade credit, multinationals.

MarketPlace Version 1 – The first version of the Trade Leaf marketplace will be intended only for applications for financing the transaction. Any member of the platform can submit these applications.

MarketPlace Version 2 – The second version of the Trade Leaf trading platform includes the previous version, and the new functionality for adding goods and services.

The function of adding an item is only available to suppliers that will be approved by the platform.Also added, an auction function designed for our suppliers, they will be able to put up a fixed volume of their goods at a fixed price.

TLP Wallet: Trade leaf Wallet is a digital wallet application that supports cryptocurrency protocols and standards, and allows platform participants to store and transfer cryptocurrencies and tokens.

A digital decentralized wallet is an application that is embedded in browsers and is used to conduct transactions with digital assets.

PARTNERS

Potential platform participants: Currently three financial organizations have committed to cooperate with our platform and ready to provide financial instruments for total amount of **$ 750 million.**

Trade Finance Company – Trade Finance Company (TFC) a global holding company with international presence. Trade Finance Company (TFC) have established Credit Lines with leading global banks and use that credit line to finance trade transaction.

Company have Credit Lines available with Standard Chartered Bank, Wells Fargo, Mashreq Bank, JP Morgan Chase, Bank of America and many other leading global financial institutions. 2000 international trade transactions in over 100 countries

TRADE FINANCE IN NUMBERS

2000
INTERNATIONAL TRADE TRANSACTIONS

Over 100
COUNTRIES

20
YEARS IN BUSINESS

900M+
MILLION DOLLARS FINANCED

750+
HAPPY CLIENTS

30
TEAM MEMBERS

Global Exim Trade – Global Exim Trade is one of the leading providers of commodity trade financing solutions in the world. Company finance in different cycles of commodity trading transactions. Company Have extensive experience in Trade Finance over 10 years in over 50 countries.

1600
INTERNATIONAL TRADE TRANSACTIONS

Over 50
COUNTRIES

10
YEARS IN BUSINESS

900M+
MILLION DOLLARS FINANCED

500+
HAPPY CLIENTS

15
TEAM MEMBERS

Credit Exim – Credit Exim is Forbes Magazine featured New York based trade finance company primarily focused on filling the funding gap in short-term financing of the flow of physical goods globally. Company have Credit Lines available with Standard Chartered Bank, Development Bank of Singapore
More than 3000 international trade finance transactions with total value of over USD 2 billion in 100+ countries around the world, team members are 25.

CREDIT EXIM IN NUMBERS

3000
INTERNATIONAL TRADE TRANSACTIONS

Over 100
COUNTRIES

10
YEARS IN BUSINESS

2B+
BILLION DOLLARS FINANCED

1200+
HAPPY CLIENTS

25
TEAM MEMBERS

TOKEN AND TOKENOMICS

TOKEN

The Trade Leaf platform token Trade Leaf Coin (TLC) is created as the platform internal currency and participates in many of the platform processes. The Trade Leaf protocol is governed by Trade Leaf Coin (TLC) token-holders. Trade Leaf structure will ultimately to implement a democratic system where the community have control over all proposals voting, and the execution of changes via the governance functions of the Trade Leaf platform.
The platform token includes several deflationary token protocols such as voting, staking, charity, buyback and liquidity.

FEATURES OF THE TOKEN:

Governance Voting

Every member of the community will be able to submit proposals to fund projects. The community will collaboratively come to a decision which projects to fund. This could be anything from the development of a new feature of a platform up to community member's traveling to a conference to raise awareness of the project or even sponsoring an event.

• Any holder of Trade Leaf Tokens may propose governance actions.
• The community then has 72 hours to vote on the change.
• If a majority vote is secured, the outcome is logged in Time Lock and will be executed after some time.

Changes will automatically save in the protocol after voting has ended, might need some implementation changes or input from the system's administration.

Approval voting with a **«Yes-No-Abstain»** scheme simplifies the decision making process. A score for each proposal can easily be calculated from the difference in Yes and No votes at the end of the voting period. The highest scoring proposals will
receive funding.

Getting closer to describing the voting process itself, it is necessary to introduce the entities partaking.

Project Owners {O} are the people that have submitted a proposal. Anybody can submit a proposal but must pay a little fee to avoid spam.

Voting committees {C} are stakeholders that are willing to help with the voting process. They are responsible for announcing the voting result once a voting epoch ends.

Voters {V} lock an amount of their stake to participate. Their vote is weighted according to their locked up stake.

Anybody can submit a proposal for funding and become a project owner. Anybody that owns a stake can register as a voter. Some of the voters will “randomly” get the option to become a voting committee member.

Trade Leaf Vault (Staking)

Crypto staking is the process of locking up crypto holdings in order to obtain rewards or earn interest. Cryptocurrencies are built with blockchain technology, in which crypto transactions are verified, and the resulting data is stored on the blockchain.
Trade Leaf Vault (TL Vault) provides an opportunity for passive income from the platform's cryptocurrency, based on the PoS algorithm. The process of storing tokens resembles a bank deposit at a certain percentage.

Charity (philanthropy)

In recent years, we have seen a huge number of disasters on a global scale, major fires in many countries, the COVID-19 pandemic and much more. This protocol was created to support organizations that are struggling with these disasters and cataclysms. This protocol takes 1% of all transactions and sends all funds to a separate wallet, and after accumulating a certain amount of tokens, they will be sold and the funds will be sent to charities. We will be polling and voting on which organization to donate funds from the Trade Leaf Company and Community.

Auto-Liquidity

The liquidity protocol is an auto-liquidity function. This feature automatically increases our liquidity through transaction fees, 1% of the commission for each transaction is sent to our liquidity pool.
This pool stores transaction fees inside the created address, after which the smart contract automatically takes a part of the stored tokens and changes them to a USDTether (USDT) token. After that, the purchased USDT tokens make a pair with the remaining tokens, and are added to the liquidity pool.

Buyback

This protocol collects 1% of all transactions and sells them for USDTether (USDT), in order to then redeem the platform tokens back.
The purchased USDTether (USDT) tokens are accumulated in the created contract and are used for various needs of the platform and community, for example: additional marketing, airdrop, giveaways, etc.
Token Leaf is a deflationary token that includes several protocols at once, which, when combined together, turn the token into a universal investment tool.

Tokenomics

Trade Leaf Token (TLC). Total token emission of the platform is 500,000,000 tokens. The token is deflationary due to its unique protocols and limited token supply.

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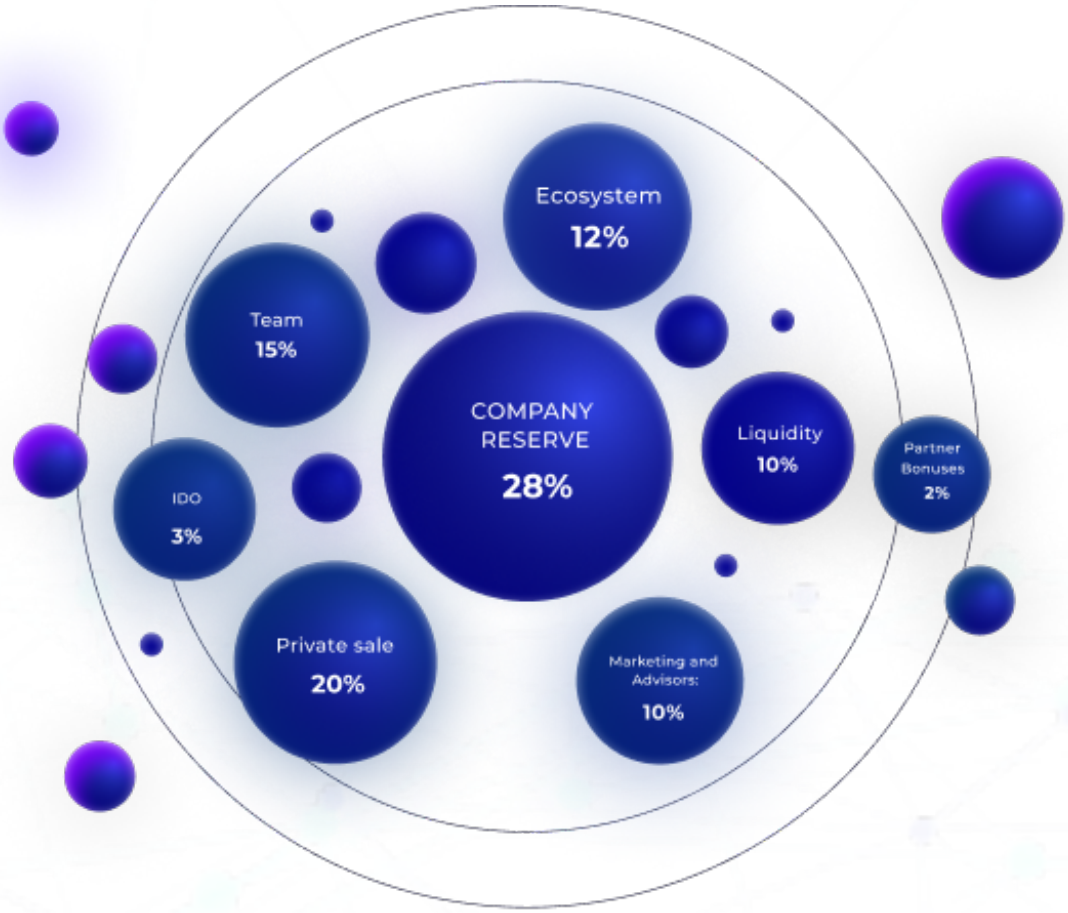

Token allocation:
Private sale: 20%
IDO: 3%
Company reserve: 28%
Ecosystem: 12%
Liquidity: 10%
Team: 15%
Marketing and Advisors: 10%
Partner Bonuses: 2%

Team

CEO & Co-Founder – Mr. Rod Askarov Finance and Venture Capital Specialist, Member of Forbes.

Co-Founder-Yusuf Mirakhmedov: Finance and Venture Capital Specialist. Has a profound experience in Trade and Finance.

Project Manager-Rinat Gataullin: Extensive experience in Trade Finance platform development.

Chief Visionary Officer - Muzaffar Mirakhmedov: Specialist in Trade, Finance and Blockchain System

CFO

CTO
Advisors:
Jeremy Neads: Finance consultant with extensive experience in small and large multinational companies, establishing, managing complex restructuring including international expansion.
Advisor 2
Advisor 3
Advisor 4

Roadmap

Phase 1
Q1
1) Project Leadership Team Confirmed.
2) Token Design and creation of entire process flow
3) Draft White Paper created & Roadmap Created.
4) Social Media accounts created.
5) Website Design and Functional development.
6) Partners participant agreement
7) IDO Sale.

Q2
1) Website & Marketplace testing launch (Version 1.0).
2) Whitepaper & Technical paper release.
3) Contract testing complete.
4) CoinMarketCap & Coingecko application submission.

5) DEX & CEX listing negotiations

Phase 2
Q3
1) Website & Marketplace launch (Version 1.0).
2) Adding additional partners
3) Private Sale
4) CoinMarketCap & CoinGecko listing.
5) DEX & CEX listing
6) Awareness marketing campaign.
7) Website & Marketplace Version 2.0 development

Q4
1) Website & Marketplace Version 2.0 Launch
2) Connecting Service Providers
3) Team video Marketing Campaign.
4) Website Further Development
5) Partnership Developments.
6) Further Exchange Listings.
7) Massive Marketing Launch