

**SGA**  
CONSULTING

**White Paper**  
Trade recommendation service

# Content

<b>1. Introduction.....</b>	<b>3</b>
<b>2. What is SGA Consulting.....</b>	<b>6</b>
2.1 Innovation service.....	6
2.2 What's included.....	8
<b>3. Indicators of efficiency of service.....</b>	<b>15</b>
<b>4. Structure ICO.....</b>	<b>21</b>
4.1 Number of tokens by SGA.....	22
4.2 Distribution of tokens SGA.....	22
4.3 Bonuses.....	23
<b>5. Project road map.....</b>	<b>24</b>
3.1 The use of the investment.....	25
3.2 Forecasts.....	27
<b>6. Road map cryptocurrencies SGA.....</b>	<b>29</b>
<b>7. Project team.....</b>	<b>33</b>



# 1. Introduction

The process of digitization of our daily life is already irreversible. According to research by 2016 and 2017, more than 85% of the population in developed countries have Internet access, and more than 60% of Europeans own a smartphone, with almost permanent network access. The growth of connectivity in the world, and the growing number of companies seeking to offer their services online. Finance, education, health, trade and entertainment actively digitized, to satisfy the needs of existing customers and finding new ones.

# Our goals:

1. To give the SGA Consulting global brand recognition.
2. Make an integral part of the lives of most people on earth receive a basic income from transactions in financial markets.
3. To create the most expensive and promising in the world of cryptocurrency (cryptomonad), tied to real business.
4. **To do operations on financial markets most popular and a way of life for hundreds of thousands of people in the world.**
5. **To bring the service SGA Consulting in the list of most valuable brands in the world** due to huge client base across the globe, huge monthly profits, not dependent on the political and economic situation in the world, as well as by held in the future on the American stock exchange IPO.
6. On the basis of SGA Consulting financial group, which includes:
  1. **A brokerage company.** To serve all customers SGA Consulting worldwide
  2. **Bank.** To provide clients the highest possible leverage in order to increase profitability when trading on the stock exchanges.

## **In case of a successful ICO and attract the required amount of cash:**

- SGA Consulting services will be recognized throughout the world and available to citizens of many countries.
- The number of clients using the service of SGA will grow thousands of times.
- The number of international exchanges, subject to service SGA Consulting, will reach 25.
- To the tradable instruments (shares), in which customers receive trading recommendations, will be added to the futures, indices, derivatives, currency pairs.
- **Crypto coin SGA will reach a value of \$ 250 per unit**, and in the future and \$ 1000 per unit .



**Raised funds from the ICO will allow a worldwide advertising campaign to promote the service SGA Consulting and attracting clients from all countries, as well as expanding the list of traded instruments.**

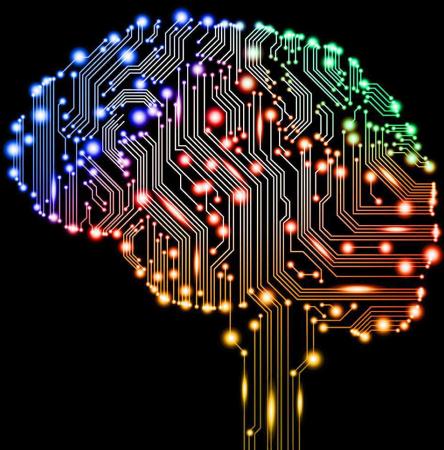
## 2. What is SGA Consulting

SGA Consulting services – innovative, fully automated service providing trade recommendations for opening/closing positions on the financial markets with for profit clients.

**Service innovations are determined by the following factors:**

- The Mechanism of profit by the customer. The client should only follow strictly the resulting trade recommendations.
- The Minimum requirements to become a client of the SGA. **The client does not need to possess any knowledge on the financial markets trading**, have some skills and experience. There is no dependence on gender, age, work profession, education, and other factors. It is only necessary to have free money and mobile phone to become a client of SGA and to use the service in full.
- **The Minimum necessary for the work time.** Requires only a few minutes by opening and closing positions in financial markets according to the received shopping recommendations.
- Yield. **The lack of options for obtaining the same profit** on the rate of return/required resources and time.

- **Use of blockchain technologies in the SGA service.**
- The Minimum risk. **The service is completely automatic on-line and continually analyzes** the situation in the financial markets and open customer positions. The complete absence of the human factor. Conducted deep and detailed tests of the service in real time and on historical data of financial markets, especially in times of significant fluctuations on different trading instruments.



**SGA Consulting service  
created on the basis of twenty  
years of trading experience  
professional traders and  
neural technologies.**

Development of SGA Consulting began in 2014. In 2017 for the residents of Russia became available to use the service in the implementation of operations on the Moscow Interbank Currency Exchange.

## Today in the SGA Consulting project implemented:

1. An automatic system continually on-line analysis and monitor the situation in the financial markets.
2. The project site [www.sga.com.ru](http://www.sga.com.ru)
3. **On-line payment service packages SGA Consulting according to tariffs for payment cards of international payment systems.**
4. Created and available to download application for Android.



5. **Automatic generation and sending shopping recommendations** (sms, to your personal account and mobile app) the SGA Consulting for transactions on the Russian stock exchange MICEX.
6. Personal account with a subscription the existing service packages.
7. On 01.09.2017 service SGA Consulting already enjoy almost 1 000 clients from Russia and CIS countries.

The screenshot displays the SGA Consulting platform across two devices: a desktop browser and a mobile phone. Both screens show a green-themed interface with the SGA Consulting logo at the top. The desktop view includes a navigation bar with links for Главная, СЕРВИС, FAQ, ТАРИФЫ, and a phone number 8 800 222 73 73. A dropdown menu for 'Иванова И. В.' is open. The main content area on both screens shows a 'ПОРТФЕЛЬ' (Portfolio) section with a table of trades, a 'ТОП' (Top) section with a table of top companies, and a 'ТРЕДОМЕТО' (Trade Recommendation) section. The mobile app shows similar features, including a sidebar with 'Торговые рекомендации', 'Портфель', 'Подписки', 'История платежей', and 'Уведомления'. A 'Вход в систему' (Log in) button is visible at the bottom of the mobile sidebar.

## **Product development SGA Consulting in Russia was predetermined by the following factors:**

- **The economic situation in the country**, including foreign sanctions, reduces incomes and raises unemployment.
- **Financial illiteracy**, not allowing citizens to create their own sources of substantial passive income.
- **The presence of a certain number of people, performing the operations on the securities market is not particularly successful**, but those wishing to develop in this direction.
- **34 trillion rubles of funds of Russian citizens stored on deposits in banks of the Russian Federation**. It is worth noting that at the beginning of 2017, the capitalization of the Russian securities market is approximately 38 trillion rubles. Based on the above factors, we conclude that the majority of citizens have a sufficient financial savings in the absence of knowledge and skills to create a passive source of financial income, while the situation in the country encourages citizens to develop new profitable areas, except for the placement of free funds in Bank deposits.



Education – graduate degree. Andrey Slesarenko has more than 20 years experience in banking sector, stock markets, as well as in development of IT projects.

He is a co-founder of several companies in real sector. Since 2016 Mr.Slesarenko develops SGA Consulting project.

**Andrey Slesarenko**  
Project Founder

**In Russia today there are retail investors/traders who are now independently performs operations on the securities market of Russia.**

Retail private investors/traders are mostly people who do not have rich experience of investments in shares of Russian companies, or even any experience in the stock market. This fact is the main reason why many potential investors are reluctant to invest in the stock market on their own and are forced to turn to professionals.



**Table 1.**

List of major companies providing brokerage services in Russia,  
as of 01.01.2017

Position in the list	Name of the company	Number of clients
1	VTB 24 (PAO)	249 474
2	Sberbank	196 634
3	FG BCS	181 728
4	JSC FINAM Bank	160 378
5	PJSC Bank Otkritie Financial	94 369
6	JSC ALFA-BANK	61 471
7	Management company «Aton»	49 755
8	ALOR Plus Corp	33 250
9	PJSC KIT Finance	21 868
10	LCC «Investitsionnaya palata»	19 859
11	JSC Gazprombank	18 125
12	LCC NettTrade	15 111
13	JSC Zerich Capital	13 152
14	JSC BANK SNGB	12 845
15	JSC Investment Company ITInvest	11 684
16	PJSC Promsvyazbank	11 476
17	Investment Financial JSC Solid	9 043
18	PJSC BANK URALSIB»	8 519
19	LCC «Alfa-Capital»	6 992
20	LLC Financial Company RGS	6 762
21	RICOM-TRUST Investment	6 273
22	JSC Bank «RRDB»	4 079
23	JSC Investment Company	3 584
24	IC Freedom Finance LLC	3 199
25	JSC Citibank	3 194

The main indicator in Table 1 is the number of customers. Obviously, even if there are sufficient team of consultants to organize an individual approach to each client for a broker is not possible, the client typically selects the direction of investments, based on their own knowledge and information. This plays the key role that the private investor would prefer the revenue to invest in the stock market retail products such as Bank Deposit or trust.

**The Total number of customers according to Table 1 of the leading Russian brokers does not exceed**

**1 210 000**, thus confirming that even if the

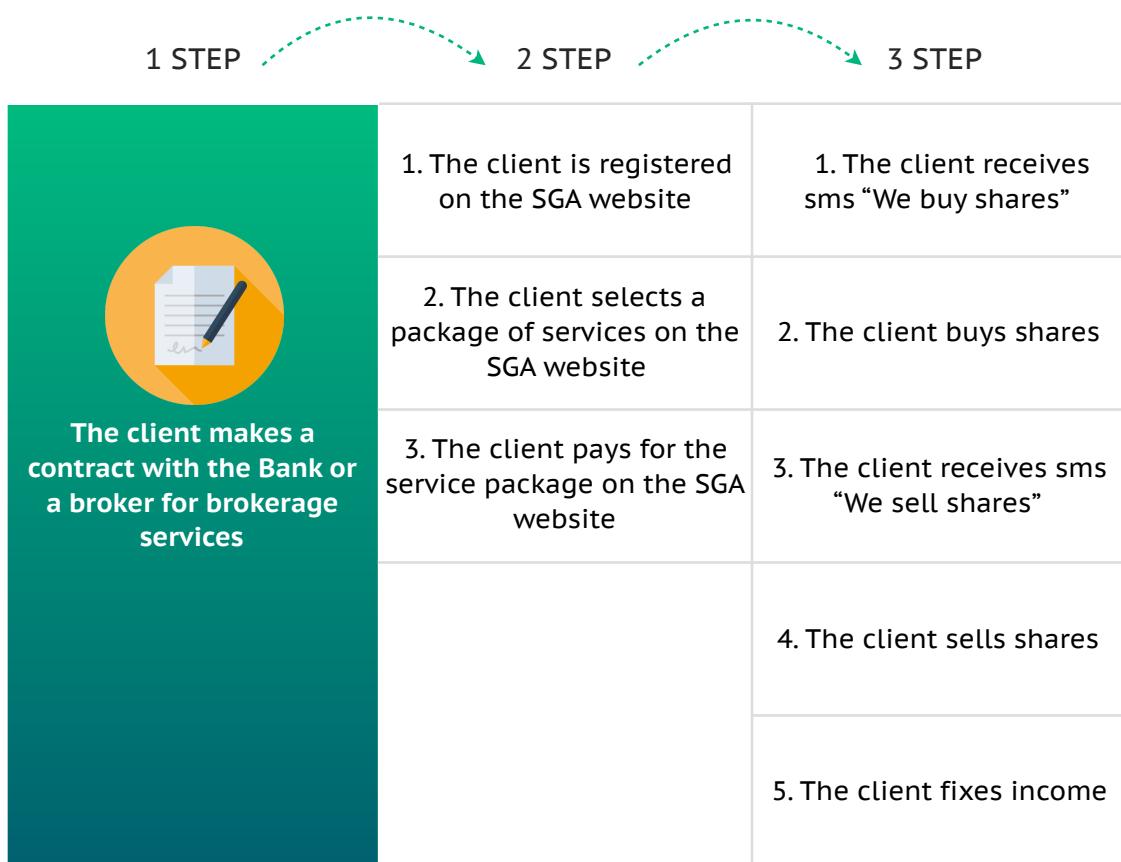
private investor has no prejudice against the Russian stock market and selectively trust to domestic financial institutions, the fear of their own ignorance or, say, misconceptions about the market taking up.

For the retail investor, for operations which are necessary for a stable income in the stock market, you need an exceptionally convenient system that allows to invest. The process should not take too much time and effort. Only this can ensure an active flow of customers investing in shares.

Product SGA Consulting will change the situation and change the orientation of clients from Bank deposits and trust management in self-investing money in the stock market.

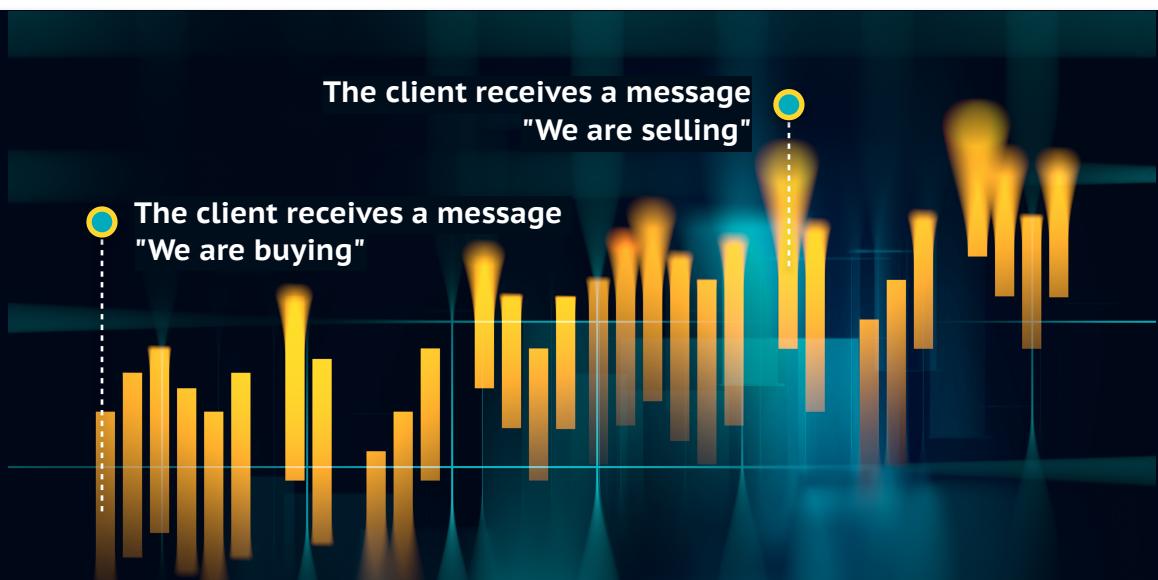
Product SGA Consulting is designed for individuals wishing to obtain a steady income from investments in the stock market without much effort and without possessing specialized knowledge.

## The Scheme of using the client service SGA Consulting:



Ease of use SGA Consulting service will increase the attractiveness of investments in securities and will provide a significant increase of investors in the stock market. With the increase in the number of clients of the service SGA Consulting will increase and the liquidity of the stock exchanges, allowing customers to increase profitability.

Significantly increasing customer base, SGA Consulting service will be able to perform the role of a market maker in certain financial markets or specific trading instruments that have a positive impact on the financial results of clients of the service.



**The client does not need to understand the trends of the stock market, we are doing this.** The client simply has to give the order to the stock broker to execute the transaction in accordance with the received recommendation.



### **3. Performance indicators service SGA Consulting**

Service SGA Consulting, an innovative fully automated service providing trade recommendations for opening/closing positions on the financial markets with for profit clients.

# Profitability of sms recommendations

June 2017 года

Name of the share	Opening date	Closing date	Profitability
OAO Raspadskaya (RASP)	01.06.2017	02.06.17	4,87 %
PAO NK Rosneft (ROSN)	02.06.2017	07.06.17	-1,58 %
Magnitogorsk.met.comb OAO (MAGN)	05.06.2017	08.06.17	1,85 %
Sberbank of Russia PAO (SBERP)	08.06.2017	13.06.17	3,03 %
Sberbank of Russia PAO (SBER)	08.06.2017	15.06.17	8,22 %
FSK EES PAO(FEES)	08.06.2017	21.06.17	1,61 %
Bashneft ANC(BANE)	14.06.2017	15.06.16	6,07 %
Acron PAO (AKRN)	14.06.2017	15.06.16	5,86 %
Surgutneftegaz OAO (SNGS)	14.06.2017	15.06.16	5,57 %
NCSP (PAO) (NMTP)	15.06.2017	16.06.17	-2,94 %
Uralkaliy PAO (URKA)	20.06.2017	27.06.17	0,28 %

Weighted average yield on investments for the month is 17.25 %

## Profitability of sms recommendations

July 2017 года

Name of the share	Opening date	Closing date	Profitability
<b>PAO Aeroflot (ALFT)</b>	06.07.2017	12.07.2017	8,27 %
<b>IDGC of Center (MRKC)</b>	20.07.2017	25.07.2017	5,97 %
<b>PAO RusHydro (HYDR)</b>	04.07.2017	25.07.2017	17,05 %
<b>IDGC of Volga (MRKV)</b>	17.07.2017	20.07.2017	12,84 %
<b>PAO Enel Russia (ENRU)</b>	20.07.2017	24.07.2017	5,70 %
<b>Sberbank of Russia PAO (SBERP)</b>	12.07.2017	21.07.2017	1,40 %
<b>PAO Tatneft (TATN)</b>	25.07.2017	25.07.2017	-2,40 %
<b>OAO Novatek (NVTK)</b>	28.07.2017	28.07.2017	1,40 %

Weighted average yield on investments for the month of 33.91 %

## Profitability of sms recommendations

August 2017 года

Name of the share	Opening date	Closing date	Profitability
Lenenergo (PAO) (LSNGP)	01.08.2017	08.08.2017	11,2 %
PAO NLMK (NLMK)	04.08.2017	10.08.2017	3,5 %
PAO Sberbank of Russia (SBERP)	09.08.2017	29.08.2017	4,45 %
IDGC of Center. and Privolzhie. (MRKP)	11.08.2017	14.08.2017	7,5 %

Weighted average yield on investments for the month – 17,56 %.

**Weighted average yield is calculated according to the formula:**

D = D. ot. \* [ ( DP / Ms. T) ] , where

D Ms. ot. – weighted average yield one sms-recommendations,

To D. p. – total number of days of Customer's subscription

T Ms. – the average duration in days of one sms recommendations.

**On the basis of data on the number of transactions and the profitability of operations, given in the tables above, we can conclude that, the SGA Consulting services:**

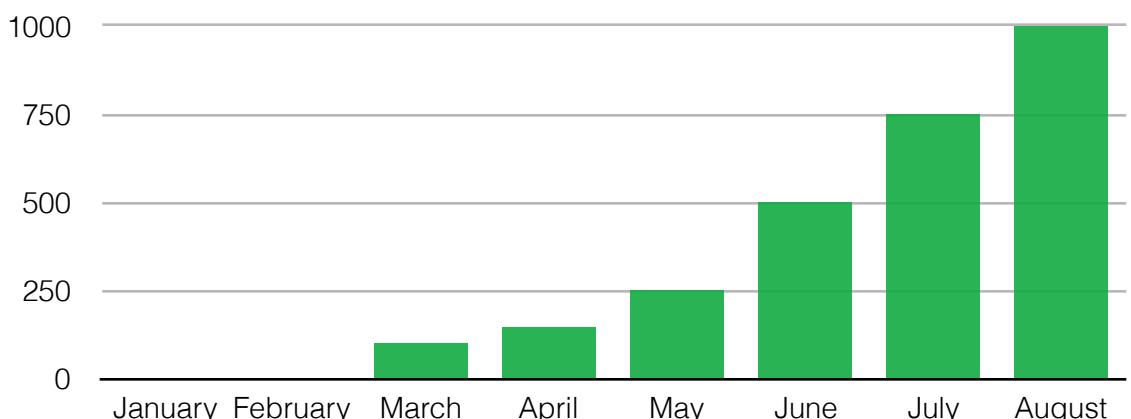
1. Allows customers to return in **a month at the level of 10-15% of the Deposit**. Obviously, STO when using margin trading and cash reinvestment, **the yield can be brought to a value of 50-70% of the Deposit**. These rates of return are much higher than investments, are not accompanied by a service SGA Consulting.
2. Consistently brings profit to our customers for the month of the transactions.
3. Runs completely in the automatic mode, the human factor is required only for maintenance of "hot line" Help-desk.
4. Timely respond to reduced liquidity and activity in the stock market without jeopardizing the investments of clients.
5. Reduces the number of trade deals with the negative financial result to a minimum.

It is Worth noting that the summer months of 2017 on the MICEX market had not noted any serious trend, the would show more impressive results in the number of trading recommendations and financial results.

Current situation on the market of the MICEX, you can refer to the following schedule MICEX, which clearly shows that in contrast to previous period of time when the market was initially increasing trend and then a decreasing trend from June to August of 2017 so strong tendencies of the index is not observed.



## **The increase in the number of registered users of SGA Business in 2017**





## 4. The structure of the ICO.

SGA Consulting raises funds for the development of the service SGA Consulting, development and implementation of this technology.

This investment issued tokens SGACOIN (SGA), which is a smart contracts on the Ethereum database.

SGA Consulting will ensure the storage and disposal of the collected funds as necessary.

The official address of the contract:

**0x921c149d89CCAA21E9dC0a2529895E078138CC8E**

## **The name of the token to the Digital token SGA.**

SGA are automatically generated by a smart contract from SGA Consulting. Collected funds are accumulated in a specialized purse Ethereum (ETH). Token SGA grants the right to pay for the services of the SGA Consulting product at a tariff.

## **Number of tokens: 800 000 000**

An additional issue token not provided. The final number of tokens will be installed after placement as possible destruction of the balance upon completion.

## **Starting rate**

The cost of a token set at 3000 tokens 1 ETH.

## **Distribution of tokens**

ICO was 70 % ( 560 000 000 Coin SGA)

Bonus – 9.8% (78 400 000 SGA Coin)

The founders of SGA Consulting – 20.2 % ( 161 600 000 SGA Coin)

## **Bonus payment**

The minimum payout is 0.05 ETH The more you transfer in one transaction – the more % bonus sga coins you will receive.

## Investment collection plan:

Soft Cap = 50 000 ETH



Hard Cap = 186 000 ETH

## The scheme of bonuses:

More than ETH	Additional SGA Coins. %	Number of SGA Coins for 1 ETH
1	+0.5%	3015
2	+1%	3030
3	+1.5%	3045
5	+2%	3060
7	+2.5%	3075
10	+3%	3090
15	+3.5%	3105
20	+4%	3120
50	+4.5%	3135
75	+5%	3150
100	+5.5%	3165
150	+6%	3180
200	+7%	3210
300	+7.5%	3225
500	+8%	3240
750	+9%	3270
1000	+10%	3300
1500	+11%	3330
2000	+12.5%	3375
30000	+14%	3420

# 5. Road map

## October 2017

Signing of contracts with market data suppliers of the leading stock exchanges in the world. Quality test of the market data obtained in the SGA system.

## November 2017

Launch of the international website [www.sgacons.com](http://www.sgacons.com). Launch of a service to provide automatic trading recommendations for equities of US stock exchanges. (NYSE, Nasdaq). Start an advertising campaign for US residents.

## December 2017

Launch of the service to provide automatic trading recommendations for equities of stock exchanges in Asia. (Tokyo SE, Hong Kong SE, Shanghai SE, Shenzhen SE, Nagoya SE). Start an advertising campaign for residents of China, Hong Kong, Korea and Japan.

## January 2018

Launch of a service to provide automatic trading recommendations on stock exchanges in Europe. (Euronext, Euronext Paris, LSE, SWX, FSE). Start an advertising campaign for Europeans

## February 2018

Launch of the service on the other stock exchanges from the top 25 by capitalization. Continuation of the international advertising company. **Trading recommendations for leading crypto-currencies. (Bitcoin, Etherium, Dash, Litecoin, Monero)**

## March 2018 - May 2018

Adding trading recommendations for new traded instruments such as futures, indices, derivatives, currency pairs and so on.

## June 2018

Providing trade recommendations for equities of the 25 world exchanges, including futures, currency pairs, derivatives, indices.



## **Attracted by the ICO on the investment will be used for:**

- **Blockchain technologies will be used in the SGA service.** SGA Consulting's trading recommendations will use blockchain technology to ensure transparency in the quality of trade recommendations for future customers who will be able to obtain and evaluate reliable service data for the previous period of time.
- **The repayment of debt incurred** in connection with the implementation of the project SGA Consulting.
- **Current expenditure related to the activities of the service.**

- **Creating a new version of the international website SGA**

Consulting [www.sga.com.ru](http://www.sga.com.ru) with support for over 20 languages.

- **Purchase of the necessary equipment and software** associated with maintaining the quality of service to growing customer base, service and optimization.

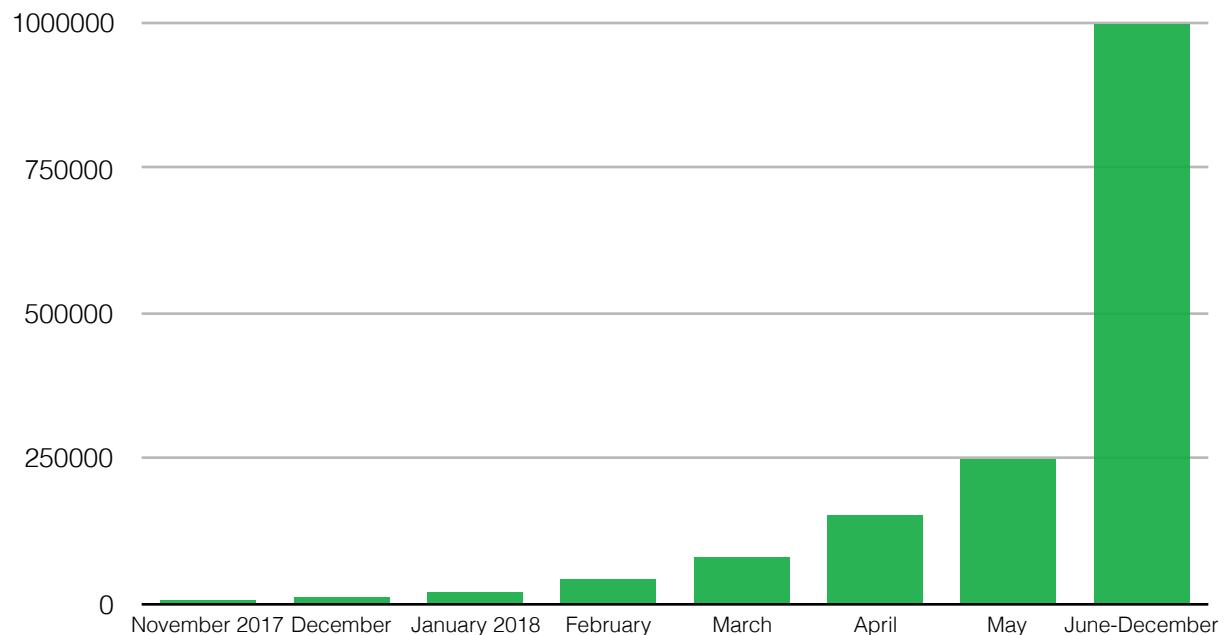
- **The signing and monthly funding agreements with the leading 25 global stock exchanges** to supply Real-time market data needed to implement the service, SGA Consulting on data exchanges.( NYSE,NASDAQ, LSE,TSE, ASE, Euronext, etc.). The service will be represented on exchanges in North America, Asia, Europe, and Scandinavia.

- **The implementation and testing of new trading instruments:** derivatives, futures, indices, currency pairs.

- **The advertising campaign** on promotion of SGA Consulting service in the world.

- **Promotions and prizes drawing** among the clients of the service.

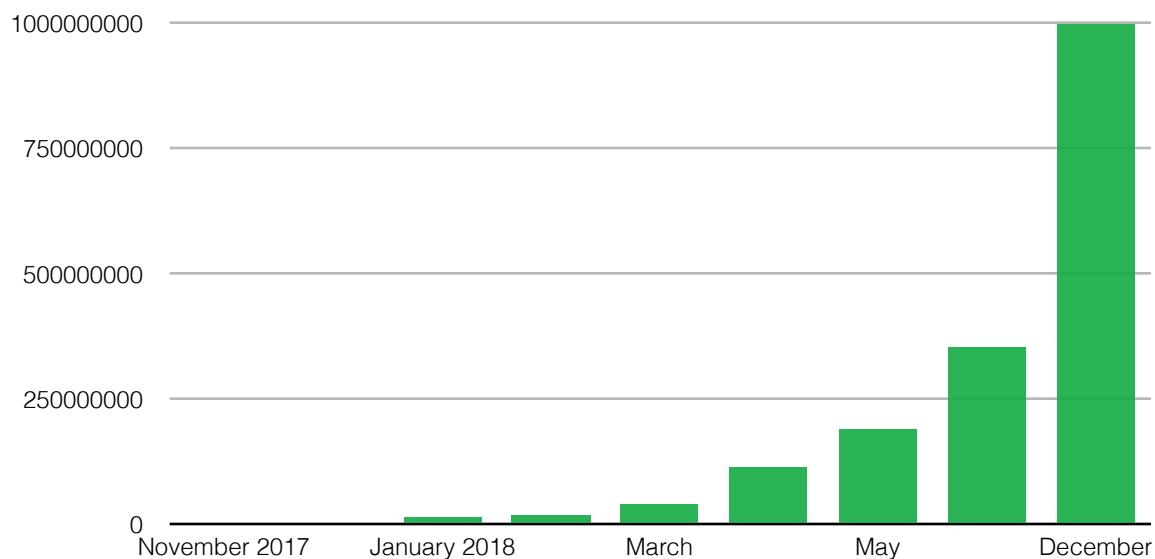
## **The forecast of growth of monthly profit of the project SGA Consulting**



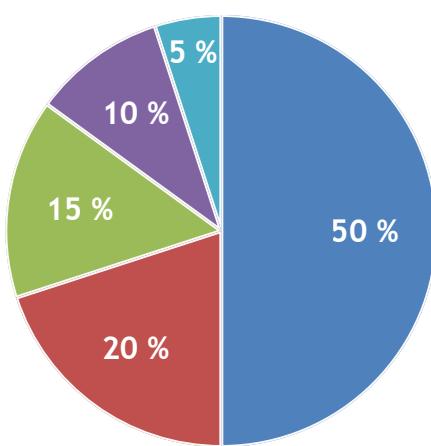
### **Plan for changing the tariff policy of SGA Consulting for a month of service under the basic tariff SGA Business.**

1. March 2017 – December 2017 : 250 \$ (USD)
2. January 2018 – March 2018 : 500 \$ (USD)
3. April 2018 – June 2018: 750 \$ (USD)
4. July 2018 : 1 000\$ (USD)

## The forecast of changing the number of clients in the service SGA Consulting



## The plan of spending the advertising company.



- November – Desember 2017 – 50% from the advertisement budget
- January 2018 – 20% from the advertisement budget
- February 2018 – 15% from the advertisement budget
- March 2018 – 10% from the advertisement budget
- April 2018 – 5% from the advertisement budget



## **6. Road map cryptocurrencies SGA COIN**

**To maintain the price of placed SGA tokens, the following measures will be taken:**

- 1. In the process ICO SGA Consulting service will be implemented only 25% of tokens from the total number of issued tokens SGA.**
- 2. The additional issue of tokens SGA is not provided.**

3. The founders of the service SGA Consulting guarantee that they will **not sell tokens SGA within 3 years** from the end of ICO.
4. The founders of the service SGA Consulting will **not sell service SGA Consulting for 5 years since the end of the ICO**, since selling services is contrary to the objectives set for the development of the service. At the moment, already rejected several offers for the purchase of Consulting services SGA.
5. After the expiration of 5 years from the end of the sale of the SGA Consulting service, **the contract of sale will be burdened with the buyer's obligation to accept SGA Crypto currency as payment for the SGA Consulting service** within 5 years from the end of the ICO.



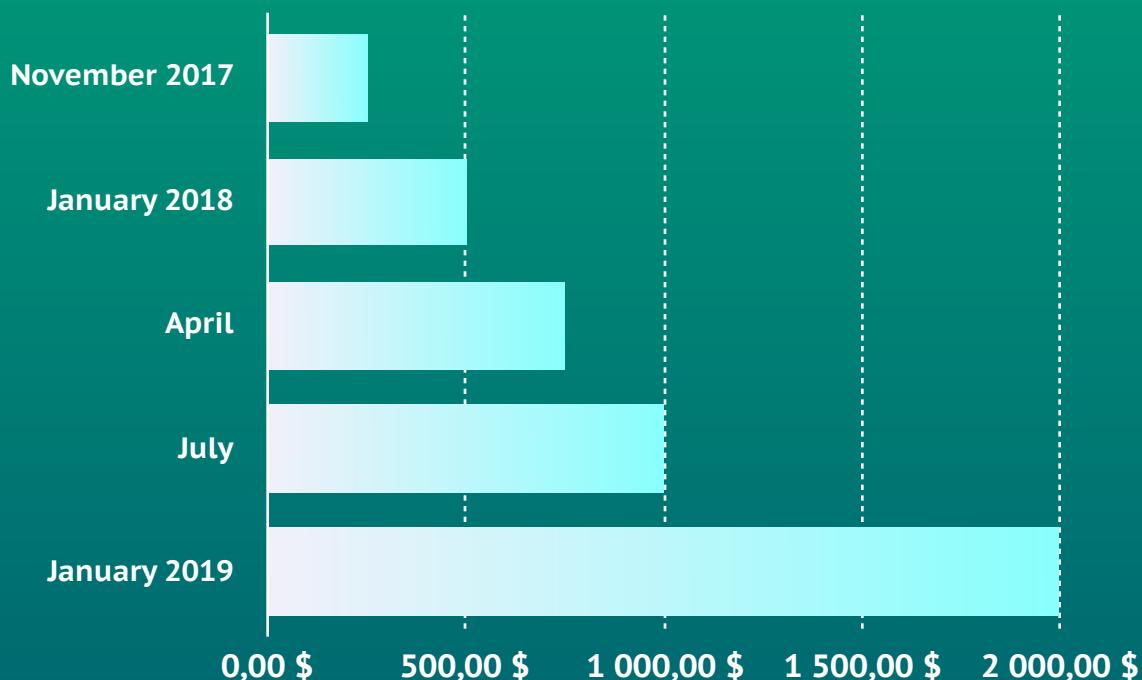
The projected value of the  
SGA Coin by January 2019  
is 2 000,00 \$

## **To increase the cost of SGA tokens, the following actions will be taken:**

- The project's website ([www.sga.com.ru](http://www.sga.com.ru)) in the payment section of the service will contain information relating to the admission token SGA as payment of the monthly subscription rate of SGA Business. **At the moment, the subscription cost for 1 month is \$ 250 (USD).**
- The website of the project will contain links to exchanges where you can purchase SGA. **Accordingly, owners of SGA tokens from November 1, 2017 will be able to sell on the stock exchanges SGA tokens to customers of the service at a price of \$ 200 for the SGA token.**
- According to the development roadmap of service SGA Consulting the subscription cost for the service will grow in the established road map deadlines.
- The SGA Consulting project will not accept any other crypto currency to pay for services other than SGA.
- SGA Consulting will promote SGA accepting tokens as payment for goods and services other international services.
- Owners of SGA Coin will be able to subscribe to the SGA service with a discount up to 50%.

- To make it possible to receive crypto-currency in payment for services SGA Consulting will provide services under Luxembourg jurisdiction within 30 days after ICO end.
- The SGA Consulting Service when reaching a client base of 10,000 customers will start to spend monthly 20% of the profits for the redemption of tokens SGA.

**The projected increase in the cost of the SGA token based on the attachment to the tariffs of the SGA Consulting project:**



# Project Founder

Andrey Slesarenko

Education – graduate degree. Andrey Slesarenko has more than 20 years experience in banking sector, stock markets, as well as in development of IT projects. He is a co-founder of several companies in real sector. Since 2016 Mr.Slesarenko develops SGA Consulting project.

 Skype



## 7. Team

**The team of SGA Consulting includes 29 people.** It includes 7 professional traders with many years of trading experience, 14 highly qualified technical specialists, and a top management team consisting of 8 people.



**Sergey Golovanov**  
Main Business Developer

Education – graduate degree. Sergey Golovanov has more than 14 years of trading experience on stock and exchange markets. He shared his experience and knowledge of trading in stock and exchange markets, teaching in one of the leading brokerage companies in Russia. Since 2016 Mr.Golovanov develops SGA Consulting project, as well as he is one of the founders of the project business-idea.

 [Вконтакте](#)



**Marina Kardakova**  
Financial Director

Education – graduate degree. Marina Kardakova has more than 20 years working in banking sector, as well as in the field of financial services and consulting. Since 2016 Mrs.Kardakova develops SGA Consulting project.



[Вконтакте](#)



**Alexandr Kiselev**  
Chief Technology Officer

Alexandr Kiselev has a university degree in information technologies. He has over 10 years of experience in IT technologies, as well as more than 5 years of management of IT projects developers teams. He has a professional knowledge of front-end and back-end technologies. Mr.Kiselev is an expert in developing mobile and web applications. Since 2016 Alexandr Kiselev develops SGA Consulting project throughout all stages of development and management.



[Вконтакте](#)



[Facebook](#)



**Svetlana Klyatysheva**  
Marketing Director

Education – graduate degree. Svetlana Klyatysheva speaks two foreign languages. Miss Klyatysheva is a specialist in the field of strategic branding and PR. Her basic direction of activity is marketing definition of development directions of our business product in the market, market analysis, PR companies organization. Since 2016 Svetlana Klyatysheva develops SGA Consulting project.



[Вконтакте](#)

**Viktor Yastrebov**

Lawyer

Education – graduate degree. Basic direction of activity is assessment of legal liability and compliance with state laws, participation in partner negotiations and negotiations with clients. Since 2016 Mr.Yastrebov develops SGA Consulting project.

**Natalia Elistratova**

Main Analyst

Education – graduate degree. Natalia Elistratova has 10 years of experience in banking sector, trading in the stock market. Her basic direction of activity is preparation of business plans, development strategies in accordance with the current situation on the market. Since 2016 Mrs.Elistratova develops SGA Consulting project.

**Olesya Resnyanskaya**

Project Manager

Education – graduate degree. Basic direction of activity is negotiating with strategic partners and preparation of business analytics reports. Since 2016 Mrs.Resnyanskaya develops SGA Consulting project.



[Вконтакте](#)

**Julia Malysheva**

Main Designer

Education – graduate degree. Julia Malysheva has over 8 years of experience as a designer, as well as more than 5 years of designers teams managing. Miss Malysheva has a wide experience with UX and UI. Since 2016 Miss Malysheva develops SGA Consulting project.



[Вконтакте](#)

# Escrow-agent



**George Erman**

Escrow-agent

Independent consultant, blockchain revolutionary, experienced sales and marketing specialist. Specialization in project management, web and international marketing.

George is an active crypto-currency entrepreneur with extensive experience in the market of blockchain-technologies. Worked with more than a hundred companies as a marketing strategy consultant.



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**Escrow is the guarantor of the safety of your funds. We will not be able to spend a single dollar of the investor without the consent of the expert Escrow. This makes your investments as secure as possible, and our activities are as transparent as possible. At the same time, expert Escrow can not spend money without our consent. Participation of Escrow Agent in ICO SGA Consulting officially registered in smart contract.**

# Join our communities



**Telegram**

<tg://resolve?domain=sgaico>



**Facebook**

<https://www.facebook.com/sgaconsulting>



**Вконтакте**

<https://vk.com/sgaconsutling>



**Twitter**

[https://twitter.com/sga\\_consulting](https://twitter.com/sga_consulting)



**GitHub**

<https://github.com/SGAConsulting/ico>



**Medium**

[https://medium.com/@sga\\_consulting](https://medium.com/@sga_consulting)

**If you have any questions,**

**Ask us in Telegram**



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