



< WHITEPAPER >



< MAIN PRINCIPLES >

> 1. Main principles

How does the process of purchasing tokens really differ from purchasing shares or stocks in a company?

The process of purchasing the tokens themselves is generally very similar to the purchase of shares in a specific company listed on a traditional stock exchange, but the technology used by the issuer mainly makes it possible to increase the speed of such a transaction, as well as to reduce its costs and automate the process itself.

It should be noted that the issuer completely eliminates intermediaries, such as brokers or brokerage offices, allowing him to also significantly reduce expenses related to the execution of particular investment processes. What's more, actually owning digital tokens is almost equivalent to owning shares in a traditional company. Additionally, thanks to the use of blockchain technology, an investor wishing to purchase tokens does not have to create a special brokerage account, and there is no obligation to use a broker who will act as an intermediary in the purchase of shares in a particular company. A dedicated platform is used for this purpose, which greatly improves the functioning and trading in the issuer's shares, but also introduces many new functionalities.

Moreover, in traditional markets, the possibilities for fast and easy peer-to-peer transactions are very limited. Trading in shares of public companies is not optimal, inter alia, because they are privately owned, and these companies are mainly deprived of any liquidity. The transfer of money from one broker to another can take up to several weeks, while using blockchain technology, such a transaction will be completed in a few minutes at most.



The company's tokenizations, combined with blockchain technology, will completely change the functioning of stock exchanges, the establishment of joint stock companies, as well as trading in individual assets.

All this makes you wonder what the capital market will look like in the future? We want to take an active part in the spread of this technology and set new directions of development

> > 1.1. Selfmaker

Beginning of our history was not very spectacular. It wasn't a sign of genius, nor did we have a prophetic dream. Just a few years ago, we were simply efficient entrepreneurs who kept a close eye on the market. No one in 2013 would have thought that Selfmaker will now be one of the fastest growing technology companies.



Behind every great project there are people with dreams. Our dream was to create a company that would change people's everyday lives and provide entrepreneurs with tools to further develop their business. We saw the missing elements on the automation market and decided to take advantage of this.

> **Business analysis**

Before we start to personalize the devices we produce, we conduct an audit of the customer service process, which is to support the operation of Selfmaker devices. We map the process, measure the effectiveness of individual stages, reduce losses, strengthen values, remove defects and create a smooth process, fully focusing on the individual needs and requirements of customers.

> **Hardware solutions selected and implemented**

The knowledge and experience we have gained allows us to design and implement unique Hardware solutions that are completely tailored to the customer's custom requirements and needs. Compact, modern, timeless design with state-of-the-art graphic displays and integrated payment systems ensure that our customers can handle transactions easily and quickly.

> **Software solutions**

Basically every business model needs IT support. Currently, despite the fact that the solution and idea itself will be unique, it will not be competitive if the sales, marketing, finance or logistics processes are not supported by systems that fully meet the needs of your customers. At Selfmaker we understand this dependence very well, so we will redesign or adapt to existing solutions, new software solutions for service and sales processes.

> Selected and implemented Selfmaker products



Self-checkout is designed to reduce queues, comfort and speed of transactions without the involvement of personnel. The fast and flawless process makes the transaction procedure take only a few seconds. As a standard, the user receives a fiscal receipt printout and confirmation.



Invoice kiosk is a multimedia and innovative device that converts a receipt into an invoice in just a few seconds without wasting time. The use of top quality components and materials ensures product reliability.



Order Kiosk is a multifunctional device that can be used as an information point, self-checkout with the possibility of card payment or Ticket machine. The use of modern solutions enables significant optimization of operating costs and reduction of queues.



Info kiosk is a tool for providing information and visualisation of the product. The device is lightweight, mobile and wireless, allowing it to be used in a variety of locations. The built-in scanner function also significantly speeds up the process of identifying the product.



Digital Signage is a modern interactive and marketing tool. It can display both the information of any given product and its visualisation, combining communication and product strategy between the company and the customer.

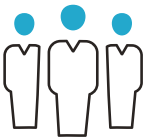


Reception assistant is a modern, self-contained reception desk which collects customer data. The customers may also see available discounts and relevant membership information.

And also such devices as automatic **battery feeder** or **customer satisfaction monitor (happy or not)**. All current devices available for retail purchase are also available on the Selfmaker Technology website.

> > 1.2. Idea

From the very beginning Selfmaker Technology has been a brand with a strong emphasis on social aspects, so we are open to any suggestions, making new contacts and building an advisory network. This approach has shaped what Selfmaker Technology is at the moment, and Tokenization will definitely increase the spectrum of these activities.



The advantage of this way of raising capital, which cannot be found anywhere else, is the unprecedented scale of investors' involvement in project development. Such a large community contribution, opens new doors, attracts new, valuable people, allows for the creation of a global brand with a much larger scale.

> > 1.3. Target

Of course, the main target of the Tokenization is to raise the capital needed for further development of the Selfmaker Technology Sp. z o.o. brand in cooperation with Selfmaker Smart Solutions Limited in order to increase the market share in the automation of service and sales processes. Currently, Selfmaker Technology is entering a phase of full market maturity and, based on the experience gathered, is paving the way and setting new trends in global markets.



A huge advantage over other methods of financing is the fact that Tokenization allows for building an extensive social network, by directly involving not only the largest investors but also smaller, individual units by building a global community having a real impact on the development of the project itself in general. Each Investor involved becomes a supporter, an originator of new solutions and a marketer supporting the global expansion of Selfmaker Technology.

> > 1.4. History



Over the past few years, the main focus has been on building a solid team that is able to cope with the expected requirements. We have built an extensive network of contacts and have established cooperation with the best specialists from the technology, marketing and legal sectors. The R&D department is very strongly supported, which resulted in the creation of further fully functional prototypes.

Self-checkout kiosks and vending machines developed by Selfmaker Technology are shown at trade fairs and during RetailShow 2019, the SelfBox self-checkout kiosk integrated with Microsoft Dynamics 365 was awarded as one of the most interesting projects this year.



> 2. Glossary

> > 2.1. Issuer

Selfmaker Smart Solutions Limited as defined by the entity based in the United Arab Emirates, which is responsible for the Token distribution process.

> > 2.2. Selfmaker

Any reference in this document to Selfmaker shall be construed as a reference to Selfmaker Technology Sp. z o.o. with its registered office in Poland, which is responsible for the execution of individual Investment Processes.

> > 2.3. Tokenization



Tokenization is a form of business digitalization, based on decentralized blockchain technology and automation of individual processes. The Tokenization process itself is about generating Tokens and strictly assigning them to a specific project. This is at the same time a very unique and modern approach to the allocation of profits.

> > 2.4. Issuance

Any reference in this document to the issue process shall be construed as a distribution of Tokens by the Issuer.

> > 2.5. Token

Token is a term referring to the unit of value of assets generated by the Issuer.

> > 2.6. Security Token

Within the meaning of Token, which reflects the actual value and assets in the actual product.



> > 2.7. Tokenda

The Investor who will acquire Token, has the right to receive Tokenda within the meaning of the payment of assets by the Issuer to a Token user, due to the acquisition of Token and profits generated by the Issuer.

> > 2.8. Investment

The actions and terms contained herein do not refer to investments regulated by investment funds. The term Investment should be defined only as actions aiming at the purchase of Tokens through the Tokenisation conducted by an Issuer.

> > 2.9. Investor

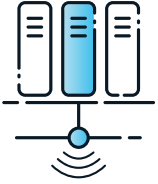
A natural person, legal person or organisational entity without legal personality, to which acts separately confer legal capacity, pursuing an economic or professional activity or otherwise having an appropriate entitlement governed by national law to invest, if necessary in his place of residence or stay.

> > 2.10. Token user

An investor who has acquired Token together with an active right to withdraw Tokenda.

> > 2.11. Platform

The Platform means an application managed by the Issuer, enabling the purchase of Tokens in the form of a digital record and then the receipt of Tokens in accordance with the digital record held on the Platform in conjunction with the Digital Wallet. The platform also records all current information concerning individual Investment Processes and current information concerning the Issuer and Selfmaker itself. The platform will also be used to carry out the KYC process and the ongoing promotion of the Issuer's business through the affiliate program described in Section 10 hereof.



> > 2.12. Digital Wallet

Means a wallet for storing Tokens based on the Ethereum protocol provided by the Issuer in the form of mobile device applications. Through the application, a Token user may store, receive and send digital coins in the form of Tokens issued by the Issuer. A wallet consists of two keys: a public one, also known as a wallet address for receiving payments, and a private one, which only the wallet owner should know.

> > 2.13. KYC

Know Your Customer is a set of activities used to obtain information about a particular Investor. These actions are performed in order to confirm the Investor's credibility and verify his identity and establish his trading profile. This collection is regularly updated by the Issuer.

> > 2.14. Investment Process

Each reference to the Investment Process should be understood as the current activity of the Issuer and Selfmaker, consisting of direct or indirect implementation of innovative undertakings, described in detail in point 6 of this document.



< TOKEN >

> 3. Token

> > 3.1. Description

The Issuer will first implement Token in the form of a digital recording on the Platform which will then, in accordance with the Roadmap described in point 8 herein, authorise the receipt of Tokens implemented by the Issuer in the physical form of a Token called Selfmaker Smart Solutions (symbol: SSS), which will be an extension of the ERC20 standard.

SSS can also be operated under a Smart Contract, so Selfmaker Smart Solutions Token can be securely uploaded and correctly operated in wallet applications, the client panel on the Platform or in web browsers.

> > 3.2. Total number



The Issuer will issue a total of 25 million Tokens. The Issuer also reserves the right to carry out an additional token issue up to an additional 10 million Tokens at a later date. Details of the possibility of additional emissions are described in section 3.3 of this document.

> > 3.3. Additional Issuance

The Issuer has the right to carry out an additional distribution of Tokens up to a maximum of 10 million Tokens, with the proviso that such issue may not take place earlier than when the original distribution of Tokens in the Sale Stage is fully completed, with the provisos set out in section 4.7 herein and not earlier than 2022.

The Additional Token Issuance, as assumed by the Issuer, is to be used for strategic partnerships for Selfmaker and development of the Selfmaker Smart Solutions ecosystem, and as remuneration for the entire team for their work on the overall project. Details concerning the distribution of funds from the additional issue are described in section 3.5 of this document.

> > 3.4. Token distribution phases

> Presale

The Presale phase was addressed to a closed group of investors who supported the project at the early Tokenization stage with their knowledge and experience, before this document was written.

Presale lasted until 31 October 2019 and investors could purchase a digital transcript corresponding to the size of the investment, which will then, according to this document, be allocated to a specific number of Tokens for a particular closed investor, in the same form as for the Token users.

The Presale phase has enabled the development of an appropriate strategy to carry out this Tokenization and to move on to the appropriate phase, known as the Sale.

> Sale

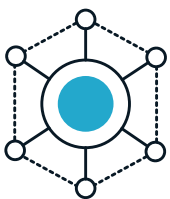
The current distribution phase of the Tokens, together with all the information specified in this document, is also presented in a detailed form in the Roadmap described in Section 8 of this document.

> > 3.5. Purpose

In the near future, Selfmaker's main task is to move from plans to actions in terms of global expansion. To this end, a personnel reorganization is underway, consisting in the creation of a sales department. We employ sales specialists and sales strategists.

Showrooms presenting kiosks produced by Selfmaker are created. As far as the production of the equipment itself is concerned, the purchase of a complex of halls, which after modernisation and equipping will become a production centre, is being finalised.

In addition, Selfmaker hired the best specialists in the construction, electrical and programming industries. We continue to fund R&D teams that improve existing prototypes and create other completely new automation solutions. Detailed information on the Investment Processes underway, as well as scaling and development of Selfmaker products are described in point 6 of this document.



In view of the above, the funds obtained as a result of the investment of a particular Investor in the source of value – Token, will be allocated to:



- > **1.** Current assets – up to 40%
- > **2.** Research and development – up to 20%
- > **3.** Marketing – up to 10%
- > **4.** Stabilizing (protecting) hub – up to 10%
- > **5.** New technologies hub – up to 10%
- > **6.** Cryptocurrency hub (protective) – up to 5%
- > **7.** Operating costs – up to 5%

> **Ref. 1 Current assets**

The funds will be used to build the team and the current activities of Self-maker and the Issuer described in point 6.

> **Ref. 2 Research and development**

Development of new products, including own vending stores under the Selfmaker brand. Described in detail in point 6.

> **Ref. 3 Marketing**

Organisation of conferences, meetings and trips. The funds will also be used for marketing campaigns and the graphic design department responsible for numerous presentations to partners and collaborators.

> **Ref. 4 Stabilizing hub**

The Centre, whose activity will consist in purchasing real estate at attractive purchase prices in order to stabilize its assets.



> Ref. 5 New technologies hub

A specific HUB will be created, which will enable investment and acquisition of the most interesting fintech projects and start-ups, which will increase the value of Selfmaker with their potential. The Centre will support young and ambitious entrepreneurs who are focused on the market of automation of all kinds of processes.

> Ref. 6 Cryptocurrency hub

Hedging centre which will carry out transactions on cryptocurrencies, investing in forward-looking cryptocurrencies, where the overriding goal will be long-term hedging profit.

> Ref. 7 Operating costs

Administrative, operating and legal department costs related to the executed Tokenization and Investment Processes. The Issuer also reserves the right to use the funds to finance the Tokenization process itself.

The above division will allow for the ongoing implementation of the tasks and objectives specified in point 6 of this document, however, for reasons dependent or independent of the Issuing Party, it can be changed, if entities cooperate with the Issuing Party on the basis of cooperation mentioned in point 5.2 of this document consider it to be reasonable and valuable for the entirety of this Tokenization and implemented Investment Processes. Once the original assumptions regarding the execution of the Investment Processes have been fulfilled and in connection with the Issuer's reservation that an additional Issue of Tokens up to a maximum of 10 million Tokens may be carried out, if the Issue is carried out, the Issuer shall distribute the funds obtained as a result of the additional Issue in the following manner:



- > **Ecosystem development – up to 20% of the total emissions**
- > **The team – up to 10% of the total emissions**

We believe that in the next few years Security Tokens will become a very desirable investment asset, therefore leaving some of the Tokens on the side of the team and also for the strategic development of the entire Selfmaker Smart Solutions ecosystem in the future, is the idea of the long-term strategy of the Issuer and its collaborators.



< INTRODUCTORY INFORMATION >

> 4. Introductory information

> > 4.1. Issuer

This document has been prepared by Selfmaker Smart Solutions Limited hereinafter referred to as the Issuer with its registered office in Office 1204, Tiffany Tower, Al Thanyah Fifth, Plot No. 888, Dubai P.O Box 487301 United Arab Emirates, entered in the Companies Register under number ICC20200037.



> > 4.2. Applicable law

The document was drawn up in accordance with the laws of the United Arab Emirates. At the same time, it should be emphasized that this distribution of Tokens by the Issuer is not an issue of securities or exchange commodities within the meaning of local laws, as well as any other local laws concerning such issues applicable to the Securities Market and exchange commodities. This document does not apply to the regulatory market for the issue of securities and commodities.



> > 4.3. Responsible Entity

Selfmaker Smart Solutions Limited is responsible for the information provided in this document. The Issuer assumes responsibility for the completeness and correctness of the information contained herein as at the date of preparation of this document.

The Issuer has included information in this document to the best of its knowledge and belief at the date of this document in order to avoid possible omissions that could have a material effect on the Tokenization.

> > 4.4. Purpose of the document



The main purpose of this document is to present the principles of Tokenization, to present the Tokens, as well as the structure of the division of the Tokens and a plan for further development. The Issuer has made every effort to ensure that this document presents reliable and complete information as at the date of its preparation, and that the Investor has the opportunity to evaluate all information contained in this document for its own judgement as to the completeness and accuracy of the presented information.

This document may not be used for any purpose other than the decision to invest in Token. It is prohibited to copy or reproduce the document in any form without the Issuer's prior consent.

> > 4.5. Nature of the document

The information contained in this document should not be regarded as investment advice, or investment recommendation. This document is for information purposes only and presents the main assumptions and purpose of the Tokenization, as well as investment opportunities related to the Tokenization, the method of acquiring the Token, the development plan and the securities used.

> > 4.6. Rules for the Token acquisition

Tokens may be purchased by any Investor who meets the requirements specified by the Issuer and also fulfils the obligations related to the KYC procedure, according to the current requirements described on the Platform. In addition, each Investor should meet the requirements laid down by law or other regulations in accordance with his tax residence. Investors should ensure that they fully understand the terms of the transaction before entering into it. In the first phase, Tokens can be purchased in digital form via the Platform available at www.selfmakersmartsolutions.com. After the purchase of a Token, the Token user will be entitled to view information on the amount of Tokens he owns in the form of a digital record on the Platform. Then, each Token user will be provided with a dedicated application of the Issuer in the form of a Digital Wallet through which it will be possible to receive physical Tokens based on the Ethereum protocol.

> > 4.7. Rules for the Tokens disposal

The Tokens could be disposed of only after the Issuer has fully completed the Token distribution process or after completion of part of the distribution process at a level acceptable to the Issuer, but not earlier than at the end of Q2 2020. Completion of the entire Token distribution process is planned for the end of Q4 2020, but this period may be extended by the Issuer. Information on the completion of the Token distribution process will be made available by the Issuer to each Token user in digital form via the Platform. Then, starting from the date indicated in the information provided by the Issuer, the Tokens can be freely disposed of at any time by any Token user who has sufficient quantities to dispose of. The disposal of Tokens will be possible using the functionalities offered by the Digital Wallet made available by the Issuer for each Token user. The Issuer reserves the right to re-evaluate KYC in case of disposal of the Tokens to the extent necessary for a particular Token user. At the time of disposal of Token by a Token user, the Token user shall be solely responsible for all transactions inside the Digital Wallet and outside it.



< PROJECT DESCRIPTION >

> 5. Project description

> > 5.1. Security Token



The selected financing model is based on the modified STO procedure (Security Coin Offering), i.e. the process of raising capital, using the benefits of blockchain technology, while allowing to involve more potential investors. Token user invests in Token, which reflects the actual value in the actual product.

> > 5.2. Security Token

Within the framework of current activities, two entities should be distinguished, which will be responsible for particular processes under the implemented Tokenization and Investment Processes:

- > **Selfmaker Technology Sp. z o.o.** in accordance with the Glossary, included in point 2 herein;
- > **Selfmaker Smart Solutions Limited** in accordance with the Glossary, included in point 2 herein;

In principle, Selfmaker Smart Solutions Limited is the entity responsible for conducting the Token Process and distribution of Tokens as the Issuer, while Selfmaker Technology Sp. z o.o. as Selfmaker is responsible for conducting the Investment Processes described in point 6 of this document. In addition, Selfmaker Smart Solutions Limited will be a Service Provider of the Platform available at www.selfmakersmartsolutions.com. By way of Tokenization, the Issuer, as Selfmaker Smart Solutions Limited, will acquire 25% of shares in Selfmaker Technology Sp. z o.o. becoming a shareholder of Selfmaker.

The Issuer also reserves the right to make an additional distribution of Tokens according to point 3.3 of this document up to a maximum of 10 million Tokens, subject to the reservation that such an Issue will be necessary. In connection with a possible additional Issue, the Issuer will then acquire a priority right to acquire shares in Selfmaker Technology Sp. z o.o. to the extent of a maximum of 10% of shares.

> > 5.3 Historical financial performance

Selfmaker Group in recent years has put great emphasis on research and development activities, which has translated into the development of Selfmaker itself and the new cooperation undertaken, as well as increased sales of equipment. Moreover, the process of reinvesting the generated profit allowed for the production of new, more advanced equipment, currently widely available in the Selfmaker offer.



The percentage increase in revenues of the Selfmaker group companies over the past years has increased by over 700%. Such an impressive leap was caused by a certain niche on the automation process market in recent years, but it is also a consequence of the implementation of the assumed growth strategy of the Selfmaker Group, the possibility of price competition on foreign markets in terms of products sold and having innovative technology.



< CASH FLOW PLAN AND USE OF CAPITAL >

> 6. Cash flow plan and use of capital



From idea to goal and plans. The following summary describes the implementations to be carried out by Selfmaker in accordance with the Main Assumptions as point 1 in this document and also on the basis of the information contained in point 5 of this document as Project Description. The Investment Processes described below will be financed on the basis of the cooperation between the Issuer and Selfmaker described in Section 5.2 herein, while the funds will be used in accordance with Section 3.4 herein as working capital, R&D, marketing and operating costs.

An important element of the whole process of scaling up Selfmaker's business is the fact that the Investor, by acquiring Token, simultaneously diversifies his financial resources, by investing not only in the Selfmaker brand itself, which will carry out the Investment Processes, but also in the potential of other smaller start-ups, of which Selfmaker is a shareholder, which cooperate with Selfmaker or will cooperate. **Token user is given the opportunity to actively participate in the process of the Industrial Revolution 4.0 for the form of a single, coherent ecosystem of automation processes that will revolutionise the world we know today.**

> > 6.1. Production hall

The purchase of the production hall will allow for the creation of an independent plant, where production will be organized on a huge scale, with a division into design department, R&D department, steel processing, joinery and plastic. In addition, the conceptual plans assume the creation of a separate room for components for the manufactured equipment and service department. Furthermore, a separate assembly room will be created, divided into a paint shop and assembly of the components for the final product

Talks on the purchase of the hall began at the beginning of the 4Q 2019.



The modern production hall will be located in Poland, near Łódź, in the Dobroń municipality on an area of over 3 hectares. The planned usable area is almost 4,000 m², with the possibility of expanding the facility to 10,000 m².

The investment will be divided into several parts:



- > **1.** The purchase of a hall with land;
- > **2.** Modernization together with expansion;
- > **3.** Equipment with the necessary accessories;
- > **4.** Full adaptation of the plant;

The individual components will contribute to a modern production plant that will enable further global expansion for Selfmaker.

- > **Electricity:** the plant will be self-sufficient in energy (solar panels, for which the system of installation, storage and transmission of electricity will become another Selfmaker product in view of the planned price increase).
- > **Optimization of the production department:** As Selfmaker is currently producing components for the equipment using external plants, it is planned to build its own production department, which will be responsible for the individual production of components for the final product. Such a process will clearly increase the efficiency of the production process and the functioning of each device produced by Selfmaker.
- > **R&D department:** The creation of a research and development unit is aimed at improving the production process and equipment in relation to customer requirements, as well as creating new products.

In addition, the existing buildings are planned to be adapted on the production hall premises as an employee hotel for the plant's employees from abroad.

It should be remembered that Selfmaker is currently working on more advanced products and equipment; therefore, it may be necessary to purchase e.g. additional equipment and other necessary production infrastructure, which, as at the date of this document's creation, cannot be determined by the Issuer and Selfmaker.

> > 6.2. Scaling and product development

All devices that were introduced to the market by Selfmaker started with an individual prototype design for each customer, so that a total of 57 different kiosk models are available in the Selfmaker offer, which are responsible for automated sales processes. The acquired financing will allow for the full optimization of this process, as well as the introduction of new production lines to increase sales of equipment from the current Selfmaker offer. Through its R&D department, Selfmaker will also be able to fully focus on creating new devices that have already been developed but have not been put on sale due to lack of human resources and capital. Selfmaker currently cooperates with many brands, and their current list can be found directly on the Selfmaker website. Planned new industry areas of activity in which Selfmaker will be present



- > 1. Vending for Retail;
- > 2. CryptoEcosystem ATM;
- > 3. Green Energy - Photovoltaics, renewable energy sources;
- > 4. Automatic Exchange;
- > 5. AI & Machine Learning;
- > 6. Selfmaker Smart, IOT;

> Ref. 1 Vending for Retail



Automatic shops which will include all products manufactured by Selfmaker, such as management systems, payment integration, mechanical solutions that were created during the construction of industrial machinery. The process itself will consist of three phases

- > 1. Opening of the project and construction of a ready to use prototype;
- > 2. Construction of 3 more shops with a test phase for their functioning in different configurations and with different products;
- > 3. Building a broad business pilot based on the technology developed (minimum 10 shops);

The chain of Vending shops created by Selfmaker will be automated and completely self-service, without human intervention in the purchasing process.

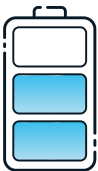


> Ref. 2 CryptoEcosystem ATM

The digital currency market is growing at a very fast pace. In 2019, the market recorded a record growth of new users of the two most popular cryptocurrencies: Bitcoin and Ethereum. These statistics indicate that, despite declines in the valuations of these crypted assets on external exchanges, the entire digital asset market has never been so strong and committed. Among other things, such information confirms that Selfmaker should focus on providing a dedicated solution also for this market.

An ATM through which cryptocurrency can be materialized, i.e. the virtual currency (cryptocurrency) can be converted into physical cash. During the prototyping process, Selfmaker uses the knowledge and experience of Investors involved in the Presale phase. In 2019, an internal design and technical unit was also created, which analyses solutions already present on the market, as well as studies the market in order to gather the necessary information about development trends and customer behaviour, as well as their preferences. On this basis, a product is created to solve existing problems present on the market in order to prepare for global expansion.

> Ref. 3 Photovoltaics



Product in early stage of development. Selfmaker has always planned to extend the scope of its services by the assembly and production of solar power plants with photovoltaic panels. Due to rising electricity prices, not only households, but also large companies or corporations will invest in photovoltaic products as well. In the near future, a huge number of photovoltaic farms will be built in Europe, where Selfmaker wants to develop a technology that will allow such farms to operate on the basis of cooperation and delivery of solar panels by foreign companies.

As of the date of preparation of this document, Selfmaker has selected the companies that will supply photovoltaic panels in the future, while in 2020, the Selfmaker board is planning to visit China to establish formal cooperation with the manufacturers of these panels.

> Ref. 4 Automatic Exchange



Construction of functional equipment based on the Selfmaker ATM. This is one of the most strategic and prospective Selfmaker projects. In terms of technology, Exchanging Machine is already prepared for the first phase of testing. An important aspect of introducing the device to the market is also the analysis of the strategic points of its installation in such places as airports, major shopping centres, transfer stations in large cities or international airports. Such activities and analyses require considerable financial outlays, and the obtained financing will allow to pass freely through the prototyping stage until the first field tests of the device.

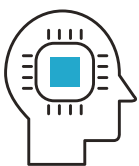
Exchanging Machine is a huge revolution in the market, which will completely eliminate the human factor in terms of service and currency exchange. In principle, Exchanging Machine needs also much less space to work than a traditional currency exchange office. The entrepreneur does not have to rent a large area and the device itself is fully automated, so the currency exchange can take place at an optimally lower price.

> Ref. 5 AI & Machine Learning



Selfmaker kiosks integrated with our proprietary Machine Learning system. Machine Learning is a field of artificial intelligence based on the idea that systems can learn from data and can identify behavioral patterns and make decisions with minimal human intervention. Currently, Selfmaker is working on the use of advanced algorithms that will allow for effective processing and analysis of data about users and their performance through cameras installed in kiosks. The final stage of this analysis may be not only the identification of objects and their quantitative characteristics, but also the classification of objects and their symbolic interpretation, which directly translates into a reduction in time and greater efficiency of service and sales processes for the Retail or FMCG market.

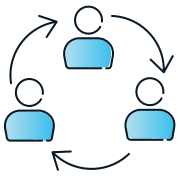
> Ref. 6 Selfmaker Smart, IOT



A natural consequence of development based on the latest technologies (AI & Machine Learning) is to implement and work on the Internet of Things, as a still fully unused and developing technology field. The goal of Selfmaker Smart, as an independent research and development unit, will be to create smart spaces that have a direct impact on the operation of the entire Selfmaker ecosystem in terms of functioning in smart cities (Selfmaker Smart City) and energy systems (Selfmaker Green Energy).

In addition, we are planning to build our own network of Digital Signage screens in a business model, which will enable us to sell advertising space to potential new customers.

> > 6.3. Team development, partners and cooperation



To speak of Selfmaker's global expansion, it is necessary to constantly improve the quality of the products manufactured by the company, but also to increase the range offered by producing new prototypes. In addition, an inherent factor allowing for the scaling up of activities is the current access to financing and a team of specialists, consisting of people with both relevant education and experience in previously implemented projects. Based on the cooperation already concluded, but also with a view to future cooperating companies, Selfmaker bases the possibility to expand the scope of research and development, trade, design and production activities, allowing to increase the scale of Selfmaker's operations.

The development plan at Selfmaker assumes participation in trade fairs and technological events, as well as building a network of show rooms to display Selfmaker products, which then need to be equipped. Expanding the team by:

- > **1.** Employment of an experienced R&D Director with European experience in the technology sector;
- > **2.** Employment of specialists, including professional project managers;
- > **3.** Expansion of the sales department and establishing cooperation with the new Sales Director;
- > **4.** Establishing cooperation with external partners;



< TOKENDA >

> 7. Tokenda

> > 7.1. Basic Tokenda



Token user, by purchasing at least one Token, obtains the right to receive Tokenda from the income in relation to Investment in accordance with point 6 of this document. Tokenda for one Token, will be equal to the value calculated from the equation:

Where:

y - Tokenda for a Token;

p - earned net income;

* - the current number of all Tokens;

$$y = \frac{\frac{p}{2} \times 25\%}{25\,000\,000^*}$$

Example: Thus, if the net income in 2023 from the issue of 25 million Tokens was \$100 million, then the Tokenda will be \$0.5 per Token and if the net income in 2024 was \$250 million, then the Tokenda will be \$1.25 per Token held.

In connection with the Issuer's reservation as regards the possibility to carry out additional distribution of the Tokens up to a maximum of 10 million Tokens, the value of the divisor in the above equation may be increased to the amount of all available Tokens issued by the Issuer at any given time.

The Tokenda will be paid by the Issuer to the Token users entitled to receive the Tokenda on the basis of the net income generated in connection with the Investment Processes implemented in accordance with point 6 of this document on the basis of the cooperation described in point 5.2 of this document.

Tokenda will be paid to the Token users at the end of each financial year. Due to the development process of the Issuer and its collaborating entities in the first 3 years from the date of this Tokenization, the generated income will not be paid for this period to the Token users but will be reinvested in the current activity of the Issuer and its collaborating entities on the basis of the Cash Flow Plan, described in point 6 of this document.

Therefore, the first settlement period will be 2023 and the payment of the first Tokenda to the Token user will take place in 2024. If the Issuer considers it appropriate and economically reasonable, the first Tokenda may be paid out earlier, covering a period before 2023. Subsequent accounting periods will be made each year from 2024 onwards.

Any financial surplus, if any, of the Issuer will be distributed in such a way as to provide maximum value to the Token users, i. a. by purchasing the Tokens from the external market in order to increase the value of the Token and reduce supply.

An authorized Token user for payment of the Tokenda is a Token user who in a given annual settlement period kept a selected number of Tokens on his individual Digital Wallet for a period of at least one full calendar month during the whole settlement year. In this way, the Token user in question is automatically qualified for payment of the Tokenda. The Issuer's annual income is then divided into 12 periods corresponding to the number of months in one year. Each billing month is settled individually.

Example: If a Token user has frozen his Tokens by keeping them on his Digital Wallet for a period of 6 calendar months, then his annual Tokenda will be paid for 6 months.

Token users who collectively kept Tokens on their Digital Wallet for 20 days within a period of one month, selling Tokens during the same month and then re-freezing a certain amount of Tokens for another 20 days within the next month may not be entitled to receive Tokens. All current information in this respect will be provided by the Issuer on an ongoing basis via the Platform available at www.selfmakersmartsolutions.com

The payment of the Tokenda will be made by means of a Smart Contract, in Ethereum or Stablecoin cryptocurrency in accordance with the ERC20 standard, to a specially created portfolio address for each Token user in accordance with the ERC20 standard.

Example: If the Issuer disburses \$10 million of Tokens to all eligible Token users, then \$10 million will be converted to Ethereum or Stablecoin based on the ERC20 standard and then the amount of the cryptocurrency will be transferred to a specially created Smart Contract which will then distribute funds to all eligible Token users through an automated process.

The Issuer reserves the right to re-examine KYC to the extent necessary at the time of payment of the Tokenda to the Token users.

> > 7.2. Additional Tokenda



For the most committed Token users there is also a loyalty bonus in the form of an additional Tokenda. Due to the fact that certainly not all Token users will want to give up the possibility of trading Token on external markets, such as cryptocurrency exchanges, the Issuer has provided for the possibility of paying out an additional Tokenda in the form of a loyalty bonus for Token users who have frozen their Token in whole or in part for the whole financial year, equal to 12 full months.

The action consisting in freezing the assets has a positive impact on the development of the Issuer itself due to the possibility of reducing the amount of Tokens freely available on external markets, and therefore due to the low supply, the price of Token on external markets while maintaining the same demand will increase significantly in the Issuer's opinion. Therefore, the added value for the Issuer is the long-term stay with the Issuer and belief in its development and implemented Investment Processes in accordance with the Asset Flow Plan described in point 6 of this document. The process of loyalty bonus payment is carried out on the basis of the Issuer's decision and on the basis of analysis of the period in which a given Token user decided to freeze funds. Each Token user has the possibility to freeze funds at any time according to his own assessment. Information regarding the loyalty bonus payment will be provided by the Issuer through the Platform available at www.selfmakersmartsolutions.com



< ROADMAP >

> 8. Roadmap

> > 8.1. Presale

The *Presale* phase was addressed to a closed group of investors who supported the project at the early Tokenization stage with their knowledge and experience, before this document was written.

Presale lasted until 31 October 2019 and investors could purchase a digital transcript corresponding to the size of the investment, which will then, according to this document, be allocated to a specific number of Tokens for a particular closed investor, in the same form as for the Token users.

The Presale phase has enabled the development of an appropriate strategy to carry out this Tokenization and to move on to the main phase, in connection with the *Sale phase*.

> > 8.2. Sale

The Sale Phase of the Token Purchase will be divided into 2 stages.

In the first phase, Investors will have the opportunity to purchase Token through the Platform in accordance with the Token Purchase Rules described in point 4.6 of this document.



Then, in a second phase in the second half of 2020, the Digital Wallet will be made available in the form of mobile applications through which the Tokens can be collected in accordance with point 3.1 of this document as Ethereum-based Token, which is an extension of the ERC20 standard.

The value of Token in the form of digital recording will be determined by the Issuer depending on the moment of its acquisition and may be updated. All information in this respect will be posted on the Issuer's Platform on an ongoing basis.

At the time of release of the Tokens, in accordance with the Token Disposal Rules described in point 4.7 hereof, its value will be determined directly by the market, without the participation of the Issuer.

> > 8.3. Main phase



The main phase describes the development process of Selfmaker, also in relation to the cooperation with the Issuer in connection with the Tokenization described in detail in this document. The information presented below in the form of a timeline is for illustrative purposes and the Issuer reserves the right to change the future dates presented below on the basis of a number of risks described in point 12 of this document.

Convert an idea into a global revolution. But let's start from the beginning...

> 2015/2016

were the years in which Selfmaker, as Selfmaker Sp. z o.o. at that time, researched the market in order to understand the needs and problems faced by the existing Selfmaker customers. The idea was to understand these problems and the needs of customers and the whole market.

Market research consisted in gathering all factors in terms of information about phenomena and current processes on the market, as well as growth and development trends. The aim of the research was to obtain information on the development of market mechanisms such as demand, supply, price, customer behaviour and preferences, the actions of competitors, as well as the functioning of the distribution and sales system at that time. We have conducted countless meetings and conversations, after which we have seen the shortcomings in the market, in the automation of certain processes.

At the end of the year, the effect of Selfmaker Sp. z o.o.'s work in the field of market research in automation processes was the creation of the first prototypes of Selfmaker devices already known today.

> 2017

resulted in the first contracts with groups of customers for whom prototypes of Selfmaker Sp. z o.o. devices were prepared. It was a year in which the final products were systematically implemented on the basis of a precisely prepared strategy, as another element of introducing the final product to the market according to the research carried out in the previous year.

The assumptions of Selfmaker Sp. z o.o. were to carry out the design and construction of kiosks on a larger scale, which resulted in the introduction to the market in the 2Q of 2017 of Invoice kiosks described in point 1.1 of this document, and then at the end of the year Order kiosks, also described in point 1.1 of this document.

> 2018 and 2019

were the years of stabilization on the automation market, in which a specific customer portfolio was also created with services tailored to its needs.

The stabilization led to price balance in the scope of Selfmaker equipment produced, as well as to maintaining high employment in the company and stabilizing the balance of payments. All these factors have created an environment conducive to Selfmaker's economic growth, which consists of the following results:

1Q 2018

At the beginning of 2018 Selfmaker Sp. z o.o. devices in the form of Ticket Machines and Information kiosks described in point 1.1 of this document were introduced to the market;

2Q 2018

Selfmaker Sp. z o.o. reaches profitability;

3Q 2018

In the second half of 2018, the company Selfmaker Technology Sp. z o.o. was created, which established cooperation with large retail chains, including service networks, in order to provide Selfmaker devices;

2Q 2019

Half of 2019 resulted in the production of a fully-fledged, final Selfbox in the form of a multifunctional self-checkouts described in section 1.1 of this document;

4Q 2019

At the end of 2019, Selfmaker established cooperation with investors closed in the form of Presale, which allowed to build an appropriate strategy to carry out this Tokenization;

> 2020

will be the year in which Selfmaker will conduct the Investment Processes, as indicated in point 6 of this document. The assumptions will allow for Selfmaker's global participation in the market of automation processes, which will translate into a planned increase in the company's potential and its total capitalization in connection with the Tokenization process.

- > **1. INVESTMENT PROCESS:** During this year we plan to carry out the process related to the purchase and modernization of the production hall described in point 6.1 of this document, as well as to develop and build a team, including sales and R&D department, in accordance with point 6.3 of this document.
- > **2. PRODUCT SCALING:** Expansion abroad as well as opening to new international markets by scaling up the Selfmaker business. Testing new products and increasing sales of equipment.
- > **3. COOPERATION:** Through the established technology and security centre in accordance with section 3.5 of this document, the investments made in innovative undertakings will also constitute an area of further cooperation with Selfmaker and its cooperating entities.
- > **4. NEW PRODUCTS:** A prototype of an automated bus stop with built-in features such as a ticket machine or personalized advertising, smog and smoke sensors, as well as an electronic map with the current route of a particular bus. Selfmaker is also working to produce a product in the form of an automated restaurant in which the human factor is minimized almost to zero.
- > **5. DEDICATED DEVICES:** Beginning cooperation and directing customers to automated services supporting the environment of people with impaired hearing.

The year 2020 will be the beginning of a revolution. It is also the time to promote the Selfmaker brand itself by participating in various sales fairs and industry events.

> In 2021

we plan to start the process of product scaling and implementation of new products in accordance with section 6.2 of this document, and to develop and build a team, including sales and R&D, in accordance with point 6.3 of this document. The implementation of the automated Vending Shop described in point 6.2 is also planned. After the processes of prototyping the devices, their ongoing testing, in order to launch them on the market, there comes a time when we can start scaling up our business also in other countries.

It is important to remember that scaling up is one of the most important things in the company's development, which is why 2021 will be the first year of this phase. During this time Selfmaker, after more than 6 years on the market, having an established position on the European market, may start to create new directions of development, in order to increase its share on new foreign markets. It is also this year that expansion and product development in the United Arab Emirates is planned.

Basically, the value of many products and services increases or decreases depending on the number of customers who use them. However, if the analysis of introducing certain products and services to a new market were so simple, we would only have virtually global companies. So in order to know the potential of a given market and the differences between given customers, it is necessary to carry out a number of analyses, and this process for a particular country almost starts anew, just like at the beginning of the Selfmaker road in Europe:

- > **1.** Therefore, it is necessary to gather all the factors in terms of information about the processes on a given market, new to us.
- > **2.** Development trends for the automation segment need to be analysed in order to identify mechanisms such as supply and demand for a particular market

It's like starting all over again, with the difference that we can base on the experience from previous years, which we didn't have at first. Moreover, in some industries, the "network effect" and following a trend affects consumer decisions more than in others countries and thus limits the number of companies that are able to compete on such a market. Therefore, the process of Selfmaker's global expansion will start in 2021 and will last for much longer than 12 months.



> In 2022

further product scaling is planned in accordance with point 6.2 of this document, including the development of the original payment system and the launch of a new product in the form of CryptoEcosystem ATM, as an ATM where cryptic currencies can be materialized, i.e. converted into physical cash.



> In 2023

we plan to achieve technological autonomy in terms of the overall ecosystem of Selfmaker products.



> Years 2024 and 2025

are represent a lasting changes in consumer habits, in the face of ubiquitous industrial revolutions 4.0.

Selfmaker as one of the leaders of automation in the world debuts on foreign exchanges, and every Token user can be a part of this process.



< TEAM AND PARTNERS >

> 9. Team and partners



We are a group of technology companies responsible for the construction and design of multifunctional self-service devices. We also create integration tools and software, while relying on modern forms of social marketing.

Through the Tokenization process, we focus on the opportunities offered by peer-to-peer technology, offering real asset value, providing the right security for Token users who believe in our vision and **want to change the world with us.**

> **Marek Wieteska** CEO / Chief Executive Office



An entrepreneur with many years of experience in the FCMG industry, currently the President of Selfmaker Sp. z o.o. – a technology company dealing in the automation of service and sales processes. Advocate of new technologies, active speaker and propagator of the idea of digitization and improving the quality of customer experience in the retail industry. Co-creator of the Selfbox project, the first fully modular self-service kiosk on the market

> **Tomasz Sychowski** CTO / Chief Technology Officer



Entrepreneur, experienced investor and enthusiast of capital markets. Related to the financial market, currently a member of the supervisory board at Safe Embassy GROUP. Manages and runs cryptocurrency mines. Individual investor on the real estate market. Passionate about new technologies and cryptocurrencies.

> **Agnieszka Gonczar** CMO / Chief Marketing Officer



Experienced expert in the field of e-marketing and Internet communication, passionate about new technologies, for over 10 years connected with media and online marketing. She completed projects for companies from the fintech, ecommerce, mobile payments, banking and venture capital sectors. She has many years of experience in cooperation with financial service providers, as well as in the implementation of IT solutions compliant with global PCI DSS security standards.



> **Dominik Kulas** CSO / Chief Security Officer & KYC/AML Director

Specialist in payment security and AML and KYC, for 7 years associated with the fintech industry. The security of payment systems is for him, above all, the security of customers and their money. Working for the first company in Poland offering cyclical payments and for a foreign start-up fintech, he gained knowledge and experience in the field of electronic payment security standards and cooperated with payment service providers in negotiations and implementations.



> **Kamil Jarzombek** Marketing and Tokenization Advisor

Marketing and Tokenization Advisor in STO Market. Ethereum Early Adopter & Investor. Cryptocurrency Wizard. Polish Crypto Influencer. Neufund Community Member and Founder of Security Tokens Poland Group.



> **Piotr Wojtasik** Senior Chief Constructor

Experienced designer derived from industrial automation, creator of solutions used in the production of everyday elements. Passionate about engineering. He started his adventure with technology already in his family home, where he repaired all possible equipment. Further several years of experience in the design and construction of industrial machinery has been translated into the creation of new solutions for the Retail and FMCG industry (automation of service and sales processes). So far, Piotr has had 60 models, 600 kiosks and over 4500 Digital Signage solutions.



> **Przemysław Wójcicki** Sales Director

A graduate of the Faculty of Management, a certified Business Process Optimisation Leader. He has 22 years of experience in managing teams and processes in Sales Departments. He has been involved in large area trading in Europe since the beginning of its expansion. A negotiator, specialist in building an effective and profitable assortment, as well as a specialist in trade planning, building trade strategies and marketing activities.



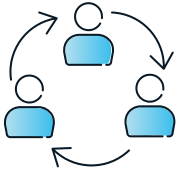
> **Marcin Szajder** IT Director

Specialist in software engineering and artificial intelligence. He created scientific publications and carried out research projects on the use of neural networks in grinding technology. As the founder of Selfmaker's IT department, he designed and created a number of unconventional solutions for the self-service line.



< AFFILIATE PROGRAM >

> 10. Affiliate program



Having Tokens also gives the Token user an optional opportunity to take part in the affiliate program. The Token user may build a structure of related persons and benefit from it in the form of commission paid by the Issuer. Any Token user wishing to participate in an affiliate program may become a member of an already existing affiliate structure initiated by another Token user or build his own new structure.

> > 10.1. Design and form

The Issuer bases its affiliate business model on a binary system, which consists in the payment of a commission in the form of a percentage difference to the Token user converted over a period of one calendar month depending on the turnover generated by it within its affiliate structure. It is also one of the most popular and proven affiliate systems.

The affiliate program is divided into several levels, of which the active Token user can generate a commission up to a maximum of 8% of the investment made by another Investor.

Example: If the Token user has invested the equivalent of 500 USD in Token and would like to create its affiliate structure to encourage other Investors to participate in this Tokenization, the Token user has the opportunity to receive commissions of up to 8%. Thus, if an individual Investor in the structure of the above-mentioned Token user has invested in this Tokenisation the equivalent of 3 000 USD, then the Token user has the possibility to obtain a commission of 240 USD from the investment made by the indicated Investor.

Detailed information about the affiliate program is systematically made available on the Platform, which is available at:
www.selfmakersmartsolutions.com in the form of Marketing Plans.

The Marketing Plans provide detailed information on the affiliate program with the specification of individual levels and percentage commissions. The Marketing Plan should be considered as an integral part of this document primarily with reference to point 10 of this document, but also others to the extent necessary and appropriate.

> > 10.2. Reason for introducing the program

The implementation of the Affiliate Program will allow for a better recognition of the Issuer itself and its collaborating entities, which will then translate into the possibility of global expansion and increased sales of products around the world. A proven affiliate program can generally increase the value of the Tokenization itself, which is based on a real and actual product, while providing appropriate Security for Investors. It should also be noted that the primary purpose of this Tokenization is to enable the acquisition of the Tokens by Investors, while the developed Affiliate Program is an additional functionality which allows active Token users to receive percentage commissions in the manner described in detail in the Marketing Plan provided by the Issuer.



> 11. Technical part

> > 11.1. Introductory information



The first application of blockchain technology was the launch of a bitcoin in 2009, the value of which is based on calculation power rather than on gold parity or state and international regulations. Originally bitcoin didn't have any value, but with time it changed more and more, and the value of cryptocurrencies gradually increased from year to year.

In 2010, two pizzas cost 10 thousand bitcoins, which at that time was less than USD 20 per fiduciary currency. Today, for the same amount of crypto you can buy much more than "just" two pizzas.

So what is Blockchain? It is a technology that is used to store and transmit information about transactions concluded on the Internet. This information is arranged in the form of consecutive data blocks. One block contains information about a certain number of transactions, then when it is completed, another block of data is created, followed by the next and the next, creating a kind of blockchain.

In this way, information about different types of transactions, e.g. trading, buying or selling currencies, can be transmitted, including cryptocurrencies. **The main essence of blockchain's activity is to maintain a common and collective accounting book of transactions in digital form, distributed over the network, in the same copies.** This technology is based on peer-to-peer networks without central computers, management and transaction verification systems. Any computer connected to the network may be involved in the transmission and authentication of transactions. This book is fully protected against unauthorized access and at the same time open to all thanks to complicated cryptographic tools. The user can review and verify the entire transaction history from the very beginning of blockchain existence to the present day.

Ethereum is a global open source platform for decentralized applications. Like other blockchain systems, Ethereum also has its native cryptocurrency system called Ether (ETH), which, like Bitcoin, is completely digital. The supply of ETH is also not controlled by any government or company - it is decentralised and limited. Ethereum, on the other hand, unlike other systems, is fully programmable, which means that programmers can also use it to build new types of applications. **Launched in 2015, Ethereum is the world's leading programmable blockchain.**

Source of information: <https://ethereum.org/what-is-ethereum/>

How exactly Ethereum works is explained directly on the website of the organisation responsible for Ethereum:

www.ethereum.org/learn/#ethereum-basics

> > 11.2. Token

The Issuer has implemented its own type of token - Selfmaker Smart Solutions (symbol: SSS), which is an extension of ERC20 standard. Furthermore, an SSS can also be operated under a Smart Contract.

The ERC20 standard chosen by the Issuer allows for homogeneous implementation of functionality, while providing such benefits as easier implementation by developers and the ability to use Tokens with third party software such as cryptocurrency wallets. Intelligent contract, on the other hand, is a piece of code that runs in the Ethereum cryptocurrency (ETH).

> > 11.3. Platform



The Issuer created the Platform on the basis of one of the most modern e-commerce platforms in the world, which is Magento 2. The Magento 2 platform is a functional and flexible open source technology, written in PHP language, which allowed to create a fast and secure service for this Tokenization. Technical aspects of Magento version 2.x:

- > created in PHP technology version 7.2.x;
- > MySQL data base;

Magento 2, supported by tens of thousands of users around the world, is currently one of the most flexible e-commerce platforms in the Open Source version, and owes its popularity, among other things, to the aforementioned flexibility, but also to the high performance of the system and intuitive use of the service.

> > 11.4. Implemented security procedures

The system has been protected against all kinds of hacking attacks, both at the code level of the Platform itself and at the level of the server infrastructure. The individual safeguards of the implemented procedures are listed below.



- > blocked possibility of logging in to the application servers with a password;
- > blocked possibility of logging in to the application servers with a password;
- > access to server services on a whitelist basis;
- > change the default service ports available on the server;
- > SH key pair protected by 32-letter passwords consisting of alpha numeric characters and special characters;
- > blocked possibility to scan server ports (nmap);
- > block the possibility of remote execution of the code from the browser;

PLATFORM SECURITY (at internal code level):



- > access control based on user session;
- > protection against CSRF and XSS attacks;
- > protection against SQL Injection attacks;
- > managing access and user rights;
- > preventing clickjacking exploits;
- > encrypted passwords using the SHA-256 algorithm;
- > no access to application files from outside;

PLATFORM SECURITY (at application level):



- > access to the system only with https (encrypted connection);
- > no possibility of buying Tokens without KYC verification;
- > KYC verification module without physical access to files uploaded by Investors;
- > mandatory 2 Factor Authentication for Investors (both in the administration panel and Backoffice);
- > no possibility to create multiple accounts on the Platform using one e-mail address;
- > encryption of commission-related operations to protect against unauthorized operations in the partner panel;
- > automatic blocking of the Investor in case of unauthorized operations in the system;
- > no wallet for the cryptocurrencies, and all transactions (commission payments and withdrawals) take place using the API of the cryptocurrency exchanges authorised by the Issuer;
- > all withdrawals above a certain value require the Investor to confirm the withdrawal by means of an activation link sent to his/her e-mail address;
- > optionally, you can activate the requirement to confirm all withdrawals via an activation link sent to your e-mail address;
- > no possibility of making changes in the structure of the Affiliation Programme;
- > validating a user session with:
 - > SID - session ID validation;
 - > HTTP_X_FORWARDED_FOR: verification of the actual IP address of the user;
 - > HTTP_USER_AGENT: user's browser;



< LEGAL RISKS AND RESERVATIONS >

> 12. Legal risks and reservations

The investment in Tokens distributed by the Issuer involves various risks. Any potential Investor wishing to invest in Tokens should carefully consider all the information contained in this document, including the risk factors described below.

> > 12.1. Risk of traditional currencies

The foreign exchange risk arises mainly as a result of the acquisition of a cryptocurrencies in foreign currencies in order to subsequently convert them into Tokens. Exchange rates can be influenced by various political and economic factors, including the level of interest rates, balance of payments between countries, monetary, fiscal and trade policies of the governments of the countries concerned.

> > 12.2. Risk of cryptocurrency rate changes

Foreign exchange risk is the basis for the functioning of the cryptocurrency trading system, as they are susceptible to exchange rate fluctuations resulting from various economic, non-economic and technological factors. Before making an Investment in the form of a payment of a certain amount of a given cryptocurrency on the Platform in order to purchase a certain amount of Tokens for it, the Investor is aware of the exchange rate risk and any fluctuations in the virtual currency market.

> > 12.3. Operational risk

Operational risk is the risk of potential losses caused by failures of IT systems and human errors. In order to minimize losses, the Issuer uses collateral appropriate to its operations. In addition, the Issuer constantly monitors the proper functioning of the Platform and supervises the security systems implemented in it. Thanks to the above actions, it is possible to identify hazards before they are materialized, avoiding possible errors or failures.



> > 12.4. Liquidity risk

Liquidity risk means the ability of the Issuer to meet its contractual obligations on time. It should be noted that the Issuer bases its operations on a policy of managing various risks, resulting in different risk measures depending on the specific investment and development strategy, which may also affect the liquidity of the Issuer itself.

> > 12.5. Risks associated with blockchain technology

The blockchain technology, on the basis of which the Issuer automates processes, is a modern technology; however, the period from its launch may be too short to eliminate all the dangers associated with it. The Issuer runs the risk that this technology may be subject to technical difficulties or that its functionality may be impaired by external influences.

> > 12.6. Changes in the tax and legal environment

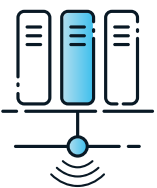
Future changes in tax law and different interpretations of the law by tax authorities and courts cannot be excluded. In this area, unfavourable changes in the tax law may have a negative influence on the business activity of the Issuer and its financial results. In order to maximize the Issuer's interests, its business has been located in a location with stable political views and uniform tax control, however, the Issuer, with far-reaching caution, reserves the right to change this jurisdiction and the entity by which this Tokenization is executed, or to change the security of the Issuer's shares in another form, if for justified reasons, including formal reasons, there would be difficulties with taking up shares in Selfmaker by the Issuer.

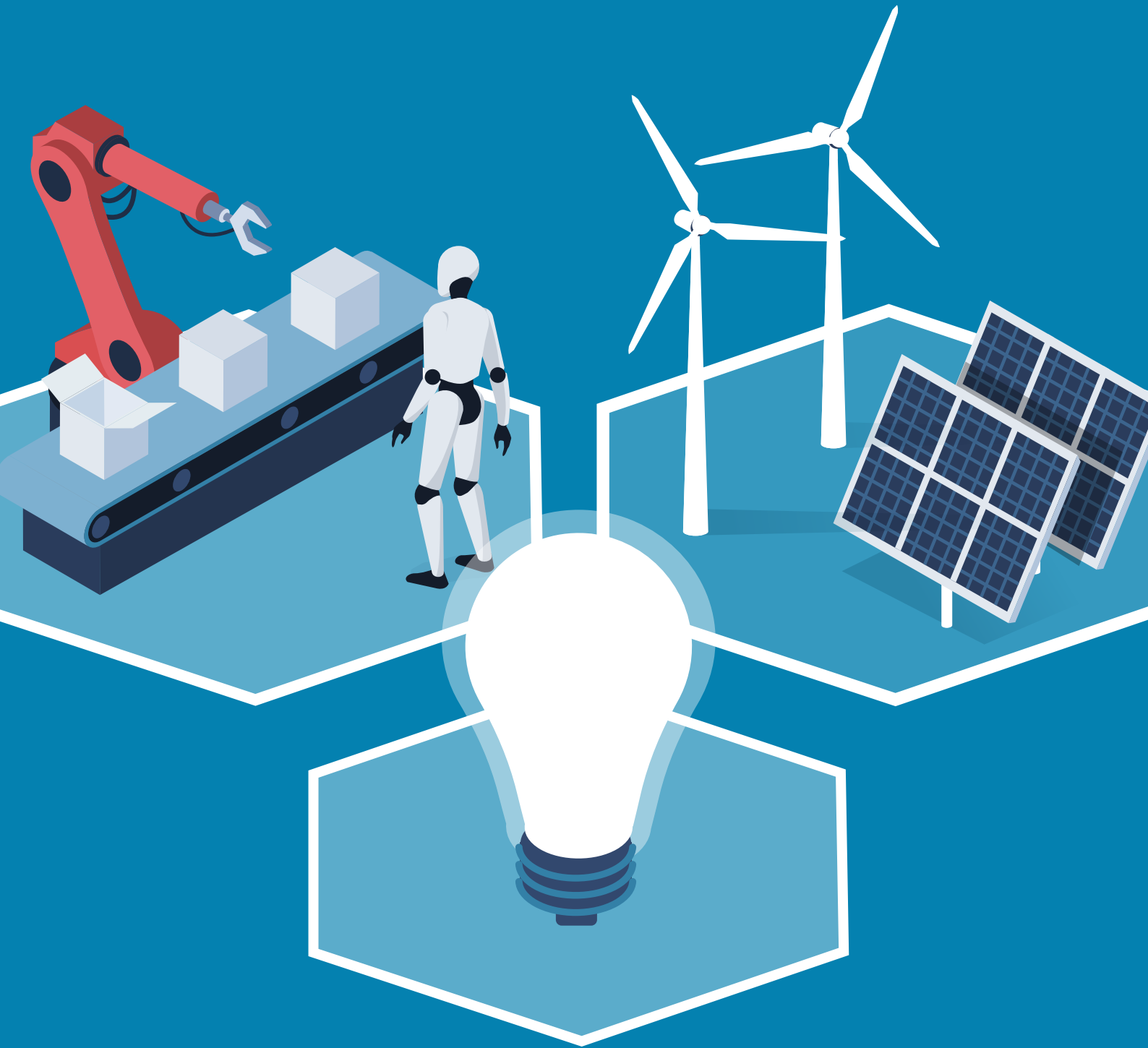
> > 12.7. Risk of return

There is a risk that the expected return for the Token users may be lower than the amount that the Token user would obtain by investing in another instrument.

> > 12.8. Wallet and private key

The Wallet that will be used by a Token user to perform all operations in connection with the Tokens it holds, including those related to sending and receiving the Tokens, which at the same time will not be a Digital Portfolio provided by the Issuer, must comply with the Ethereum Blockchain Protocol. The Token user bears full responsibility for deciding on the use of an appropriate and consistent portfolio. The Token user is also responsible for the secure storage of the private key. The loss or theft of a private key is tantamount to the loss of all Tokens assigned to a given portfolio address and the Issuer shall not be liable for its incorrect use.





> 13. Summary

RESTRICTIONS ON TRADITIONAL MONEY

Every year, the global public awareness of the limitations of traditional money and, consequently, of emissions using traditional methods is growing. The blockchain technology enables transactions to be carried out much faster than traditional payment methods, without the need for unnecessary intermediaries, while reducing the cost of the entire process.

FUTURE

The Issuer notes that the development potential in terms of opportunities offered by Tokenization in the general sense is also an important element of further development of the Issuer itself, and the community created by the Token users will gradually participate in spreading this technology through the Investment Processes implemented jointly with the Issuer and entities cooperating with it.



JURISDICTION

The United Arab Emirates in which the Issuer has decided to implement this Tokenization are not an incidental jurisdiction. In recent years, emirates have been one of the fastest growing countries and one of the richest countries in Western Asia. In the near future, the United Arab Emirates are increasingly opening up to blockchain and cryptocurrency. This can be seen in particular at the turn of 2019 and 2020, when new regulations were introduced in one of the free economic zones in Dubai. At the stage of this Tokenization; however, the Issuer does not intend to operate directly on the territory of the United Arab Emirates, among others, due to the lack of clear, worked out regulations concerning the functioning of cryptographic entities based on blockchain technology. In the future, however, the Issuer intends, together with the cooperating entities, to find itself in the cradle of companies registered in the cryptographic silicon valley, which is currently under construction. The Issuer also, together with entities cooperating already at the stage of this Tokenization, receives invitations to appear as a speaker at conferences located precisely in the United Arab Emirates; therefore the choice of this jurisdiction, is a natural choice, and the Issuer itself binds the future to this country.

ECOSYSTEM

The acquisition of Token also provides an opportunity to diversify financial resources by investing not only in the Selfmaker brand itself, which will carry out the Investment Processes, but also in the potential of other smaller start-ups, of which Selfmaker is a shareholder or which cooperate with Selfmaker. In other words, the Token user is given the opportunity to actively participate in the process of industrial revolution 4.0 through his investment in the form of one coherent ecosystem of automation processes that will revolutionise the world we know today.

SECURITY

A real product based on equipment manufactured by the entities cooperates with the Issuer. This is a process that has been going on since 2015, and Tokenization is only the culmination of the whole process. The products offered by Selfmaker today are among the world's leading automation products. In addition to products that have already been launched on the market, there are prototypes and designs of completely new devices that are not yet on the market. The turnkey investing in the project has a real impact and share in market change and large-scale sales process automation. It's a kind of revolution that can be realized by a wide community.



This document does not constitute an offer to sell, does not encourage investment, nor does it encourage an offer to purchase tokens. This document is for informational purposes only, while presenting the main principles of this tokenization. For further information, as well as to purchase tokens in the form of a digital record, entitling to receive the relevant tokens, please fill in the form available on the platform at www.selfmakersmartsolutions.com