



SKAFLIC

FINANCE

NOT YOUR USUAL
CRYPTO

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EXECUTIVE SUMMARY

E-commerce sales reached nearly \$450 billion in 2018, representing a 16 percent increase over the same period in the previous year. The COVID-19 epidemic has compelled brick-and-mortar merchants to refocus their efforts on e-commerce, and many classic stores are considering a digital makeover in 2021. However, despite the rapid development in electronic commerce, there are still two issues that is not been addressed in traditional stores that have transitioned to electronic stores because the process was only a transition without development on the fundamental principle (the store). These issues can be summarize as follows: financing by selling a share of the equity to those who have achieved success and individuals who demonstrated aristocratic conduct to develop from these systems, which are unsustainable and benefit only the rich. The solutions that SKAFLIC will provide will address the following issues: First, establish the first market in the world to trade equity for stores. Second, is to implement a new concept of investment that ensures the preservation of capital while multiplying growth opportunities.

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LEGAL DISCLAIMER

Before using this White Paper and any material available on SKAFLIC's website(s), you must read the accompanying "Legal Considerations, Risks, and Disclaimer" section in its entirety.

The information contained in this whitepaper is not exhaustive or exhaustive and does not intend to create or imply any elements of a contractual relationship. The major objective of this whitepaper is to present essential information to potential token holders so they to conduct a complete analysis of the project and make an educated choice. Before participating in purchasing SKAFLIC tokens, we highly recommend that you carefully read this whitepaper and all connected papers, including the contract for purchasing the same. You might also hire qualified professionals to assist you with investment analysis. Certain statements, estimates, and financial information contained in this whitepaper are forward-looking statements based on and take into account certain known and unknown contingencies and risks that could cause the estimated results to differ materially from the featured estimates or results extrapolated or expressed herein.

The Company made reasonable efforts to conduct the Token Sale responsibly and sensibly. Given the legal uncertainty, surrounding distributed ledger technologies, businesses, and activities, as well as for cryptocurrencies and cryptocurrency-related businesses and activities, in several jurisdictions, the Company has invested time and resources in evaluating its business strategy and the jurisdictions in which it intends to operate now and in the future. The Company has NOT sought further legal counsel in any other jurisdiction. As such, the Company's SKAFLIC tokens described in this White Paper and the subject of the Token Sale (the "Tokens") may constitute a security in your jurisdiction. The Company's offer to sell the Tokens in your jurisdiction can also constitute a regulated or prohibited activity, in which case the Company may be liable. The Company disclaims all duty and obligation to you in these or any other circumstances.

INTRODUCTION

Since the invention of blockchain technology around eleven years ago, cryptocurrencies have been one of the most popular buzzwords in the technology and finance industries. Although most popular coins had meltdowns, such as the December 2017 fever phase in which virtually all top cryptocurrency currencies lost value, crypto aficionados continued to monitor cryptocurrency market movements. Due to this sustained interest, several of the most popular coins have tripled in value over the last year. This ongoing interest has resulted in the proliferation of cryptocurrencies within groups. International Finance, for example, recently announced that the number of shops accepting bitcoin payments topped 100,000. According to Investopedia, Coin base Commerce processed \$135 million in bitcoin payments for thousands of businesses in 2019. This is a 600 percent increase in the number of unique transactions processed by Coin Base Commerce. According to Statista, the number of cryptocurrency users increased by 190 percent, from 35 million in 2018 to 101 million in 2020. Recent figures indicate that an increasing number of individuals are embracing cryptocurrency. However, recent events in the cryptocurrency market indicate that most currencies have specific obstacles that must be solved for them to reach their full potential. Cryptocurrencies such as bitcoin make use of a blockchain to keep track of their transactions. The cryptocurrency inherits the blockchain's safe transaction characteristics without the need for an intermediary — banks, or payment processors — as many conventional currencies and transactions do. This significantly reduces the transaction cost, making bitcoin and other cryptocurrencies more affordable for retailers and consumers alike. Accepting cryptocurrency as a form of payment has grown easier as a growing number of online retailers, physical locations, and customers accept bitcoin and other cryptocurrencies.



BLOCKCHAIN APPLICATION IN E-COMMERCE

It took several decades for the Internet to evolve from a network primarily used for communication within and between military and educational institutions to a technology platform capable of hosting and implementing commercial applications. However, it took only a few years after the World Wide Web's introduction before commercial websites soared. E-commerce became a global business model, with retail e-commerce sales reaching 4.89 trillion US dollars in 2021 and expected to reach 6.39 trillion US dollars by 2024, a growth rate that has been accelerated by the global COVID-19 outbreak, as early research indicated. By contrast, the total market capitalization of cryptocurrencies was 566.26 billion US dollars in 2017, 128.78 billion in 2018, 237.1 billion in 2019, and 758.06 billion in 2020, indicating a significant decrease following the 2017 hype, but also a swift rebound and rise following. Payments made using cryptocurrencies account for less than 2% of all digital payment transactions, but their relevance is rising.

Blockchain technology has grown in importance in recent years, with more governments considering blockchain technology's potential. It is beginning to gain prominence as a crucial issue of discussion in the global economy since it can revolutionize banking, finance, health, insurance, telecommunications, entertainment, and e-commerce. Businesses that have used blockchain technology on a global scale have achieved unprecedented levels of financial transaction security. Additionally, these transactions are speedier, more cost-effective, and improve the entire consumer experience. Microsoft, Ikea, Subway, and Expedia are among the leading global corporations that now allow customers to conduct transactions using cryptocurrency as a form of payment (source). The number of businesses accepting blockchain-based payments is projected to grow as more customers adopt cryptocurrency as a form of payment. For cross-border e-commerce, blockchain has aided in lowering transaction fees and security risks connected with currency exchange rates while enabling parties to make and receive payments in real-time. In short, blockchain is the logical progression for the evolving e-commerce sector, and its acceptance will contribute to economic growth. Businesses today must be receptive to this concept and comprehend

how blockchain will affect the future. Blockchain is built on Distributed Ledger Technology (DLT), which provides a higher level of security than online databases and platforms now accessible. Blockchain-based distributed ledger technology is based on DLT, which provides the highest security available in any online database or platform. E-commerce retailers rely on leading bitcoin and a host of other cryptocurrencies to use low-cost digital payment options. One of the major advantages of blockchain technology is that it allows shops to merge services such as payment processing, inventory management, product descriptions, etc. Retailers benefit from blockchain software development since it enables them to manage transactions such as payment processing, product search and purchase, customer support, and asset security.

Businesses using blockchain technology can integrate inventory management, payment processing, product descriptions, photos, and other business functions. In addition, blockchain implementation enhances distribution services. The ability to implement loyalty programs, keep transaction records, constructive criticism, and feedback, and increase efficiency are just a few of the numerous benefits that blockchain development delivers to retail and e-commerce enterprises. Smart contracts and blockchain help fasten transactions and improve supply chain tracking (hyper ledgers) and record management: improved supplier chain management and improved traceability of provenance products such as medical products. The classic stores faced these herculean tasks and challenges in their daily operations. These are some classic stores' challenges without implementing blockchain in their business processes. Blockchain technology is expected to cause significant disruption in many corporate applications and procedures, significantly influencing e-commerce. Businesses are evaluating various blockchain-based e-commerce businesses to enhance store brand management systems, secure international trade flows, reduce omnipresent financial transaction fees, and reinvent loyalty programs. This blog will profile innovators contemplating the adoption of blockchain technology and e-commerce platforms in the retail market's growth and development. Blockchain technology is quickly exhibiting its ability to change classic systems in ways that increase operational

efficiency, extend optionality, and lower costs. This is most evident in the financial services industry, where cryptocurrency marketplaces and Blockchain-enabled financial products are increasingly gaining popularity compared to traditional equivalents. As more synthetic assets are generated on the blockchain, the range of derivatives available on blockchain platforms looks to be unlimited. With the blockchain industry continuing to pave the way for an exciting surge of new, real-world solutions that increasingly fit with the interests of mainstream investors, this emerging technology has begun to find its way into an expanding assortment of financial products. Because of blockchain's continued acceptance, the global derivatives market, which is estimated to be worth more than \$1 quadrillion USD, has been impacted.

For well over two decades, the retail shop environment has been in constant motion. From the danger of massive chain shops to current advancements in mobile technology and the advent of e-commerce sites, merchants have had to adapt to a range of trends and technologies to maintain consumer interest. One of the most prevalent methods for small businesses to adapt to these developments is internet sales. Several short- and long-term benefits to moving your shop online make an effort worthwhile. For the time being, the most obvious advantage of moving your shop online is that you will continue to produce sales despite government limits on in-person activities.



THE PROBLEM WITH CLASSIC STORE

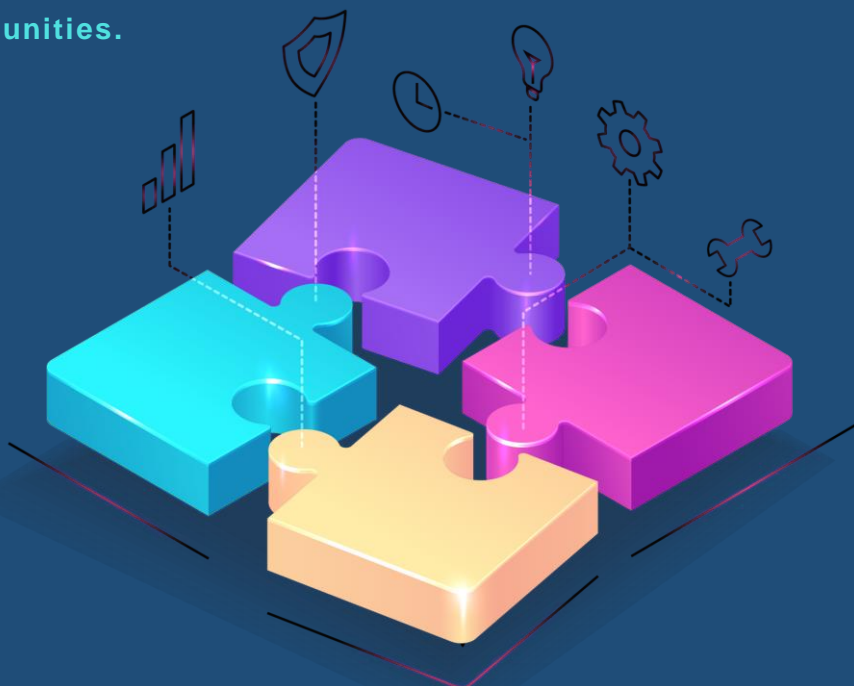
If we check Mary Meeker's internet trends report, we will find something new that has made high growth leaps during the past three years: electronic commerce. Mary Meeker says in her report that "E-commerce sales reached nearly \$450 billion in 2018, with an increase of 16% over the year of 2017. Many classic stores are contemplating a digital makeover in 2021, as the COVID-19 epidemic has compelled brick-and-mortar merchants to refocus on e-commerce, according to research from accounting firm BDO. In 2020, stores shifted to e-commerce channels such as the web, social media, and mobile devices "out of necessity. As stores closed and people shopped online from home due to the spread of the deadly COVID-19 virus, according to Natalie Kotlyar, national leader of BDO's retail and consumer products practice. According to research from ESET, a multinational cybersecurity organization, 70% of Americans are now purchasing online more than they were before the outbreak. Given the continued evolution of client buying behaviors, investing in e-commerce is an essential activity. This rapid retail development has been prepared for years by giants like Amazon, Alibaba, and eBay. Although if we check the increase, we will find out that a large percentage falls under affiliate marketing or drop shipping. The evidence for this is the growth leaps of the Shopify platform, which was designed to suit the selling system that professional and novice marketers seek alike. despite the rapid development in the electronic commerce world, there are still two problems that have not been addressed in classic stores, which moved to electronic stores since the process was only a transition without development on the basic principle (the store), and these problems can be shortened in:

- **Financing by selling a share of the equity to those who have achieved success.**
- **Ensuring survival, continuity, and capital preservation.**

SKAFLIC UNIQUE VALUE PROPOSITION

While the crypto market is now dominated by cryptocurrency-based derivatives and the amount of cryptocurrency-tradable products available on platforms is virtually non-existent, trading store stocks with cryptocurrency is a revolutionary notion pioneered by SKAFLIC. With the creation of on-chain store assets that replicate the performance of physical assets, the range of stores available on blockchain electronic store trading platforms will rapidly increase as this idea receives widespread adoption in the cryptocurrency industry. Traditional retail marketplaces provide funding through the sale of a portion of the stock to those who have achieved success, ensuring survival, continuity, and capital preservation. These systems are unsustainable and benefit primarily the wealthy, resulting in monopolistic and aristocratic behavior. The Solutions that SKAFLIC will provide will address the following:

- The first problem by creating the first market in the world to trade equity for stores.
- The second problem by applying a new concept of investment that guarantees the preservation of capital and multiplies growth opportunities.



THE SKAFLIC PLATFORM

It is a new market for buying and selling equity for electronic stores through digital currencies in its trading platform. The SKAFLIC trading platform is a network-based marketplace that allows users to conduct trades, browse catalogs of equities from electronic shops, and monitor their accounts using blockchain technology, which is separate from the traditional retail system. To facilitate real-time availability of trading information and ensure seamless negotiation among and between traders, the SKAFLIC trading platform is equipped with a combination of additional features such as premium research information, real-time quotes, news feeds, or charting tools in addition to the standard features. It is specifically designed to meet the unique requirements of electronic store stock markets, and it does so by trading them against or for cryptocurrencies. Classic store futures markets, stocks, options, and currencies are examples of such characteristics. In part, because they provide features suited to each market structure, SKAFLIC systems provide a more comprehensive number of options for executing and managing transactions. With our cutting-edge blockchain-based algorithm, the SKAFLIC platform can give a new concept of investing that ensures capital preservation while increasing the number of growth possibilities available to investors. SKAFLIC 's smart contract capabilities allow us to supply our users with the finest available options and trading pairings (stores) to optimize their returns to the greatest extent feasible.

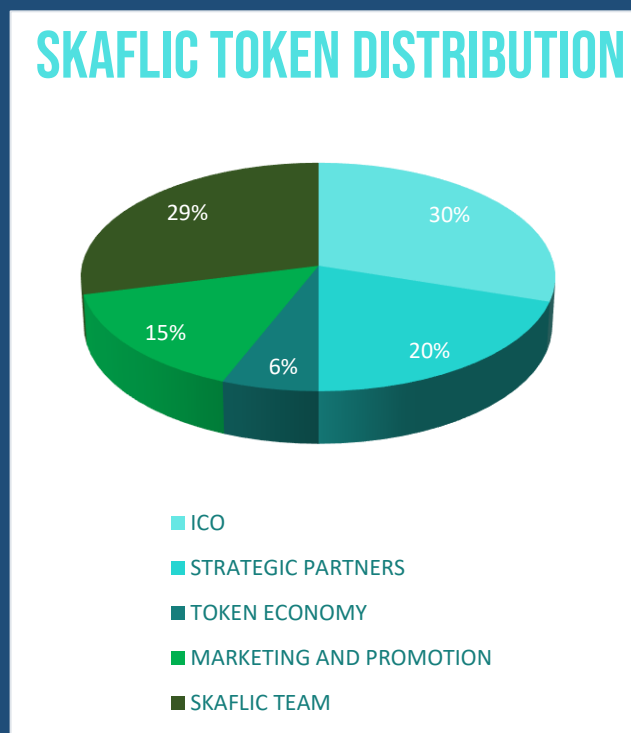
HOW SKAFLIC WORKS

SKAFLIC platform uses novel blockchain-based smart contract capabilities and algorithms to sort, filter, and catalog available stores for sale and listing. The algorithm then evaluates and studies them comprehensively in all respects (economy - market - sector - industry) and then offers them in ICO to investors. With this, the system will ensure that the best and high-return stores are made available for the investors to choose from and maximize their earnings and investment.

SKAFLIC TOKENOMICS

Token Details

Token Name	SKAFLIC
Ticker	FLIC
Supply	10,000,000,000 FLIC
ICO Price	0.01 \$



Token Distribution

Strategic Partners • ICO • Token Economy • Marketing • Founders

A total supply of 10,000,000,000 SKAFLIC tokens will be available, with 30% of this allocated to the Initial Coin Offering (ICO). A total of 20% will be allocated to our strategic partners, while 6% will be used to maintain a healthy token economy. In addition, Marketing and Promotion will be allocated 15%, and our team and founders will be allotted 29% of the token's total supply.

SKAFLIC TOKEN PLAN

SKAFLIC PLAN IS BASED ON FOUR STAGES AS FOLLOWS:

STAGE ONE:

SKAFLIC aims to raise \$30,000,000 by selling a 30% stake to create the platform, market it, and build its network. In addition, the platform will build a simulation program for the entire project, so it can test, analyze, and measure the ability and effectiveness to raise the quality of the decision-making process of any goal. SKAFLIC will also create an ICO platform with separate financial liability to separate the ICO process, which provides external opportunities to manage high feasibility subscriptions and financial flows for the main project of SKAFLIC. Furthermore, SKAFLIC will apply its investment model to its projects developed to ensure the survival of the invested capital by 100% and increase the growth opportunities by 200% to 300%. Further, SKAFLIC aims to list 70-150 stores at this stage and 30 major currencies to attract capital to the platform. Finally, SKAFLIC will build a cash flow gateway from FIAT to Crypto, the backbone of the second stage.

TYPES OF MERCHANT SKAFLIC WILL NOT LIST

The stores to be listed are subject to examination, and if any direct or indirect relationship to any activities classified as internationally prohibited is discovered, they will be automatically excluded. The essential prohibited activities are as follows:

- Drugs and related materials
- Pornographic materials and related tools or intellectual property rights, etc.
- Buying and selling weapons and explosive materials

PROCESS OF BUYING, OFFERING, AND TRADING IN SKAFLIC E-STORE

- After registration on the e-store, the user will be expected to sign in to their account.
- On signing into your dashboard, there will be an icon on the platform entitled "investment opportunities,"
- Upon clicking this icon, a dropdown list of the listed opportunities will be shown, for example: - "Tenth Shop for Selling Trip Supplies."

STORE ACTIVITY:

The store sells several modern brands of high-quality travel and hunting supplies at competitive prices including clothes, tools, and accessories.

PERFORMANCE:

The store achieves a monthly profit of \$ 20,000.00 with total revenue of \$ 250,000.00 per month. The store has a customer return of 12% and an average shopping basket of \$ 300. The store has 300,000 page views per month, with traffic from Facebook ads, SEO, and email marketing.

Store Features:

The store has 62,000 followers on Instagram, 92,000 followers on Facebook, and an email database including 162,000 emails and contact numbers.

THE ESTIMATED VALUE OF THE STORE:

1,800,000.00 USD

Store Coin (TENT)

Coins Number: 18,000,000.00 TENT

Offering percentage: 49% to the public, 4% for price stability.

Number of currencies offered for ICO: 8,820,000 TENT

"The ICO currency is SKAFLIC token, assuming its market price is \$10."

So 1TENT=0.01 SKAFLIC

The maximum limit per subscriber is 500 SKAFLIC

THE STORE, AFTER OFFERING STATUS

In case of total acquisition by SKAFLIC and offering the store, SKAFLIC will create electronic financial statements suitable for the business model through its financial, technical, and legal departments. Such statements will be updated weekly. Hence, there will be 52 simple performance reports weekly and four quarterly reports every three months, which will be in a separate cell on the financial instrument trading page in terms of performance statements. As for work performance, SKAFLIC will employ a liaison officer between the store and SKAFLIC. SKAFLIC will develop strategic plans commensurate with the previous administrative style through an executive manager responsible for a specific number of stores to ensure store growth.

This executive manager will obtain information from the liaison officer and discuss it with the development department, which will provide him with information, ideas, and all that he wants from all departments (finance - Marketing - Accounting - Legal - Strategy - Cyber Security) to make a high-quality decision and justify it with formulas for investors and SKAFLIC in the form of reports every quarter.

TOKEN ECO FOR SKAFLIC

For Token Holder, if you hold for 3 months you will get a dividend from Skaflic Operations and Investment insurance via airdrop.

For Token Holder Who holds less than 3 months, will only get dividends from Skaflic Operations.

TOKEN ECO FOR STORES

CASE ONE

If they hold for 6 weeks you will get a dividend from Investment insurance and store activities via airdrop.

Token Holder who holds less than 6 weeks will get a dividend from the investment insurance through an airdrop.

CASE TWO

The ratios will be determined in advance. The impact on the investor's portfolio will appear upon each purchase transaction inside the store.

STAGE TWO:

After the Company's capital reaches \$4,000,000,000 billion, the platform will build a store platform to transfer and host all the stores listed with it, which will be stipulated in the ICO contract. This will result in a qualitative transfer to the Company in terms of profitability, balance, or stability of the Company and entering the competitive market in the electronic retail market, where the Company will be working in the field of financing, evaluation, hosting, and marketing, and this will be the cornerstone for the third phase.

STAGE THREE:

After the Company's capital reaches \$15,000,000,000 billion, the Company will target listing in the global financial markets at rates determined later to raise the level of competition and seriousness to obtain sufficient funding commensurate with the fourth stage.

STAGE FOUR:

After the Company's capital reaches \$75,000,000,000 billion, the Company will have studied throughout the third stage before reaching this number the idea of investing in logistics services and realizing the size of the competition, opportunities, challenges, and risks to determine the appropriate amount of funding and to be able to establish a global logistics services company as vertical integration of activity. At this time, there will be a service company that serves over 100,000 stores worldwide and has a market value in excess of \$400,000,000,000 billion.

CLARIFICATIONS

Countries that are allowed to subscribe (All countries outside the USA and its territories) Countries that are not allowed to subscribe (the USA and its overseas territory).

Quantity and duration of release: XX% per week

Listing Date: XX/XX/XXXX

Financial ratios of the store

Return on investment: XX%

Growth: XX%

Short-term debt ratio: XX%

Long-term debt ratio: XX%

Working Capital Turnover Ratio: XX%

Quick Ratio: XX%

Liquidity Ratio: XX%

Inventory turnover ratio: XX%