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**The Marketplaces of Consumers**  
**Business Plan**

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**CONFIDENTIAL**

## General

Digitalization is challenging business structures and old ways of action irreversibly.

Online marketplaces, so called sharing economic improve resource efficiency of economies, increase transparency, benefit competition and disrupt current economic structures.

Their share of the Gross Domestic Product (GDP) of the western economies is estimated to rise to 25 percentage by 2025.

The GDP of Western market economies will account for more than 60% of services and only about 20% of products.

Despite this trend, it is amazing that global **C2C** and **B2C** marketplaces do not include real services portfolio.

According to the Ecommerce Foundation ([www.ecommercefoundation.org](http://www.ecommercefoundation.org)) report, in 2017, services accounted for 2.64 percent of global GDP in western countries through online marketplaces.

This clearly demonstrates the huge market potential of e-commerce services for consumers.

Climate change is transferring consumer consumption habits in services.

Services do not consume natural resources in the same way as commodity production and do not need expensive and valuable logistics costs.

Digitalization offers great tools for providing services and who owns Nike on the left foot and Adidas on the right foot, will have a huge competitive edge and clean the table.

We have a time-honored global competitive advantage. That's why we need quick market penetration.

Classification of consumer marketplace alerts for the main and sub categories is often illogical or non-existent. Almost always, category-specific keywords are missing when making an add.

When there is no valid classification, there is nothing in the search and watch services or there is a complete chaos.

The marketplaces of consumers need only English version.

In fact, we do not sell anything, but we take care of information about the existence of marketplaces where sellers and buyers meet as well as demand and supply in accordance with market economy logic.

We offer to vendors and buyers the platforms of marketplaces.

## Market

According to an Ecommerce Foundation study in 2017, companies sold goods and services to consumers for \$ 1,943 billion a year.

In the Asia-Pacific region, the value of e-commerce was \$ 770 billion, \$ 567 billion in Europe and \$ 523 billion in North America.

The three largest markets are China \$ 538 billion, US \$ 482 billion and England \$ 169 billion.

According to a report by the YouGov Research Institute, in 2018, the Finnish e-commerce market was EUR 12.2 billion, of which second hand products accounted for EUR 650 million.

Finland is a high-tech country and represents the very average country concerning online marketplaces.

Therefore, Finland's statistics data is the basis for calculating to market potential and turnover options.

The market potential and cash flow of our consumer marketplaces depend on how many percent of transactions will pass through our marketplaces and the level of transaction fees. The marketplaces are real volume business.

The following tables describe market potential and turnover options.

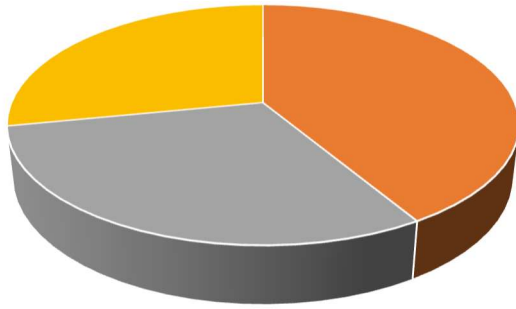
### Global Market Turnover of Consumers Marketplaces (New Products and Second Hand Products) in 2016

<b>Total Turnover €</b>	<b>1 711 200 100 000</b>
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<b>Regions Turnover €</b>	
<b>Asia-Pacific Region</b>	<b>678 139 000 000</b>
<b>Europe</b>	<b>499 356 900 000</b>
<b>North-America</b>	<b>460 606 100 000</b>
<b>Overall</b>	<b>1 638 102 000 000</b>

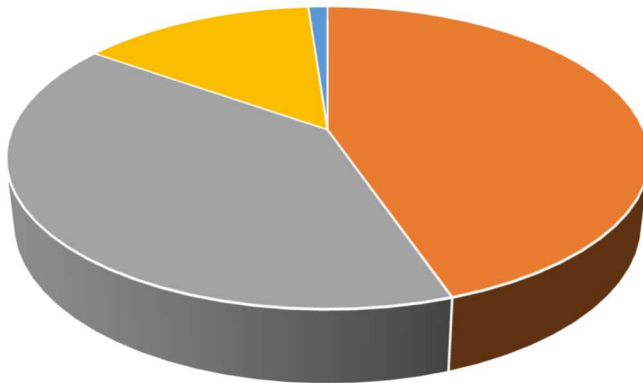
<b>Countries Turnover €</b>	
<b>China</b>	<b>473 816 600 000</b>
<b>United States</b>	<b>424 497 400 000</b>
<b>England</b>	<b>148 838 300 000</b>
<b>Finland</b>	<b>12 200 000 000</b>
<b>Overall</b>	<b>1 059 352 300 000</b>

Regions Turnover in 2016



■ Regions Turnover € ■ Asia-Pacific Region ■ Europe ■ North-America

Countries Turnover in 2016

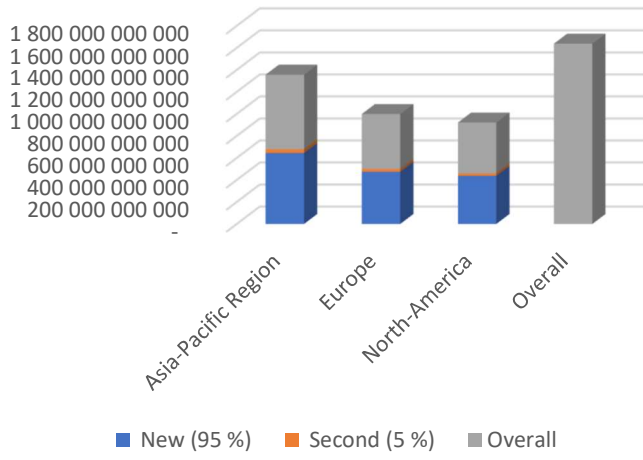


■ Countries Turnover € ■ China ■ United States ■ England ■ Finland

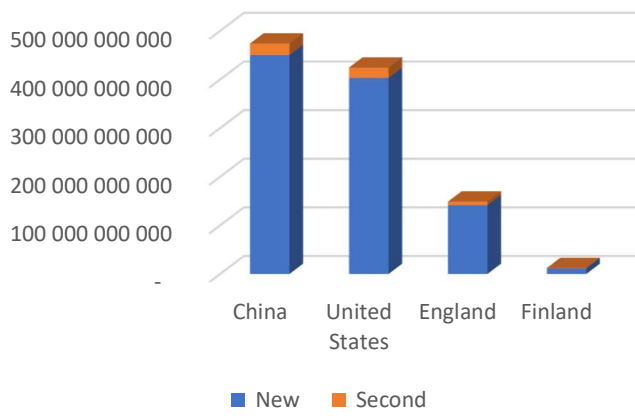
### Distribution Of Turnover For New Products And Second Hand Products in 2016

Regions	New (95 %)	Second (5 %)	Overall
Asia-Pacific Region	644 232 050 000	33 906 950 000	678 139 000 000
Europe	474 389 055 000	24 967 845 000	499 356 900 000
North-America	437 575 795 000	23 030 305 000	460 606 100 000
Overall			1 638 102 000 000
Countries	New	Second	Overall
China	450 125 770 000	23 690 830 000	473 816 600 000
United States	403 272 530 000	21 224 870 000	424 497 400 000
England	141 396 385 000	7 441 915 000	148 838 300 000
Finland	11 590 000 000	610 000 000	12 200 000 000
Overall			1 059 352 300 000

### Distribution Of Turnover in 2016



### Turnover Of Largest Markets in 2016



The Finnish Data Are The Basis Of The Calculation  
Other Countries Have Calculated By Coefficient The Finnish  
Population

<b>P</b>	<b>Population</b>				
<b>C</b>	<b>Coefficient</b>				
<b>NP</b>	<b>New Products</b>				
<b>SP</b>	<b>Second Hand Products</b>				
<b>O</b>	<b>Overall</b>				
<b>Country</b>	<b>P</b>	<b>C</b>	<b>NP</b>	<b>SP</b>	<b>O</b>
<b>Finland</b>	5 401 267	1,08	11 590 000 000	610 000 000	12 200 000 000
<b>Netherlands</b>	16 730 348	3,33	38 594 700 000	2 031 300 000	40 626 000 000
<b>Belgium</b>	11 094 850	2,21	25 613 900 000	1 348 100 000	26 962 000 000
<b>Bulgaria</b>	7 327 224	1,46	16 921 400 000	890 600 000	17 812 000 000
<b>Spain</b>	46 196 276	9,19	106 512 100 000	5 605 900 000	112 118 000 000
<b>Ireland</b>	4 582 769	0,91	10 546 900 000	555 100 000	11 102 000 000
<b>Italy</b>	59 394 207	11,82	136 993 800 000	7 210 200 000	144 204 000 000
<b>Austria</b>	8 443 018	1,68	19 471 200 000	1 024 800 000	20 496 000 000
<b>Greece</b>	11 290 067	2,25	26 077 500 000	1 372 500 000	27 450 000 000
<b>Cyprus</b>	862 011	0,17	1 970 300 000	103 700 000	2 074 000 000
<b>Latvia</b>	2 041 763	0,41	4 751 900 000	250 100 000	5 002 000 000
<b>Lithuania</b>	3 003 641	0,60	6 954 000 000	366 000 000	7 320 000 000
<b>Luxembourg</b>	524 853	0,10	1 159 000 000	61 000 000	1 220 000 000
<b>Malta</b>	417 520	0,08	927 200 000	48 800 000	976 000 000
<b>Portugal</b>	10 542 398	2,10	24 339 000 000	1 281 000 000	25 620 000 000
<b>Poland</b>	38 538 447	7,67	88 895 300 000	4 678 700 000	93 574 000 000
<b>France</b>	65 327 724	13,00	150 670 000 000	7 930 000 000	158 600 000 000
<b>Romania</b>	21 355 849	4,25	49 257 500 000	2 592 500 000	51 850 000 000
<b>Swedish</b>	9 482 855	1,89	21 905 100 000	1 152 900 000	23 058 000 000
<b>Germany</b>	81 843 743	16,29	188 801 100 000	9 936 900 000	198 738 000 000
<b>Slovak</b>	5 404 322	1,08	12 517 200 000	658 800 000	13 176 000 000
<b>Slovenia</b>	2 055 496	0,41	4 751 900 000	250 100 000	5 002 000 000
<b>Denmark</b>	5 573 894	1,11	12 864 900 000	677 100 000	13 542 000 000
<b>Czech</b>	10 505 445	2,09	24 223 100 000	1 274 900 000	25 498 000 000
<b>Hungary</b>	9 932 000	2,09	24 223 100 000	1 274 900 000	25 498 000 000
<b>Estonia</b>	1 294 486	0,26	3 013 400 000	158 600 000	3 172 000 000
<b>Britain</b>	63 256 141	12,59	145 918 100 000	7 679 900 000	153 598 000 000
<b>Overall</b>	502 422 614	100	1 159 463 600 000	61 024 400 000	1 220 488 000 000

<b>Turnover Of Different Market Shares</b>			
	<b>1 %</b>	<b>3 %</b>	<b>5 %</b>
<b>Total Turnover</b>	17 112 001 000	51 336 003 000	85 560 005 000
Asia-Pacific Region	6 781 390 000	20 344 170 000	33 906 950 000
Europe	4 993 569 000	14 980 707 000	24 967 845 000
North-America	4 606 061 000	13 818 183 000	23 030 305 000
Overall	16 381 020 000	49 143 060 000	81 905 100 000
<b>Countries</b>	<b>1 %</b>	<b>3 %</b>	<b>5 %</b>
China	4 738 166 000	14 214 498 000	23 690 830 000
United States	4 244 974 000	12 734 933 000	21 224 870 000
England	1 488 383 000	4 465 149 000	7 441 915 000
Finland	122 000 000	366 000 000	610 000 000
Overall	10 593 523 000	31 780 569 000	52 967 615 000

### **The Technology of Marketplaces**

The technology of marketplaces is based on intelligent algorithms for data mining and content management.

#### **Search**

Use the search function to find the desired sales and purchase items in the database and save the searches to your own folder.

#### **Matchwatch**

Define the upcoming sales and purchase items that interest you in the MatchWatch and get instant access to new email notifications.

#### **Automated Sales and Purchasing Processes**

Automated sales and purchasing processes minimize the manual work so that the steps associated with each operation are easily supported by the system.

#### **Sales System**

In the sales system inquires, bid quotes, bids and deals do not need separate forms because they are running automatically by the sales system, so you save time and money.

#### **Payment System**

The payment system offers traditional national and international payment methods and the newest mobile payment possibilities.

#### **Shipment System**

We offer to our customers the opportunity to use transportation and logistics system as a value-added service without charge.

#### **Electronic Archive**

Save inquires, bid quotes, bids and deals in your electronic archive for future sales and purchase announcements.

### **Geographic Information System**

The system displays all sales and purchase announcements, sellers, buyers and logistics companies on the map. The geographic search criteria are continent, country, province, or city.

### **Time Manager**

Time Manager is a unique tool for consumers' time management to control man's everyday life and leisure activities. If you are moving, you can do the whole process beforehand with Time Manager.

The green light tells you that you have time to perform the task, the yellow light warns the coming deadline and the red light that you are already late.

### **Consumermarketplaces.net**

Humanity and the Earth are at a turning point. In addition to global warming, Earth's natural resources are consumed more than its durable carrying capacity. The goal is to consume wisely, to repair failed equipment and to reuse materials.

Households' share of greenhouse gas emissions and the potential for reducing emissions are not always taken into account. However, 72% of the world greenhouse gas emissions are caused by household consumption.

This marketplace offers to consumers to recycle second hand items cost-effectively and helps to stop climate change.

80 Submarketplaces and over 12.000 keywords are helping trading.

### **Freecategorymarketplaces.com.**

This marketplace will revolutionize consumer online markets when **B2C** changes to **C2B**.

Compare prices and similar marketplaces have Sub Online Shops.

These have chosen some of their products and have given them prices.

Consumers can compare prices but can't affect them.

Now, consumers can compete companies for the new products and services by making bid quotes.

Businesses have to react to consumer's bid quotes in order to be included in the competition.

Logistics service providers will see bid quotes that need transportation.

### **Arguments for Investors**

- Transition to the online marketing 24/7 is becoming a corporate megatrend globally.
- Two global unique concepts are ready to make money.



- Currently no competitors in the world in these contexts.
- No purchase inputs and tied up capital
- No risk in sales, because we are a broker and not a legal party to the sale

### **Mission**

Our mission is to connect the sellers and buyers regionally and globally.

### **Vision**

Our vision is to become a global market leader in consumer marketplaces.

### **Goals**

Our main goal is to internationalize our marketplaces as quickly as possible by finding potential investors.

### **Critical components of success**

A business-critical factor is the rapid establishment of markets.

<b>SWOT</b>	
<b>Strengths</b>	<b>Weaknesses</b>
Marketplaces are ready to make money No competitors in these contexts	Small actor No capital for internationalization

<b>Opportunities</b>	<b>Threats</b>
Temporal competitive advantage Possibility of exit	Losing the temporal competitive advantage Insufficient resources

### **Internationalization**

The plan for internationalization will be drawn up together with the investor(s).

Establishing the market requires hard investments in television, in radio and in social media.