



Innovative Platform for Business and Banking, Global Legal Service!



Legal market reached USD 901.8 billion in 2021. The global legal services market is expected to grow at a CAGR of 5.3% during the forecast period. The legal industry has been revolutionized by the advent of artificial intelligence (AI). Artificial intelligence (AI)-equipped software will play an important role in saving time for law firms and lawyers. Automation software improves document creation and review efficiency. Team collaboration tools can help further simplify documentation processes. These technological breakthroughs and advances are helping lawyers by reducing costs and increasing convenience, and it looks like there will be more. In addition to the legal market, it is clear that this number will increase to a much greater extent with domestic and international advisory services provided by lawyers. This market should continue to grow with the digitization of the world, day after day. With the increasing use of the digital world, the **legalmarket** must follow the demands of the times.

The business world has a structure that always thinks innovatively and is ready to constantly improve itself. This structure will positively welcome this **innovative** and unique step to be taken by the Legal sector and will adapt quickly. For this, the Escoin project is a unique project made for the Legal sector until a better one is done by us.

Yesterday, before the discovery of money, the order was proceeding with the barter method. Later, the Lydians' finding money and the formation of the **banking system** led to the current state of the money ecosystem, namely the formation of digital physical money. Now the current working principle of the banking system has started to seem cumbersome for people. This clumsiness revealed an obligation. The blockchain system has begun to change the structure of the asset ecosystem. Bankers, investors, business people, etc. In many fields, these developments were followed in many sectors and they started to keep up with this development.

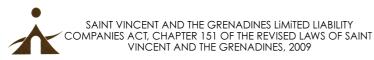
The purpose of Escoin includes providing clients and law firms establish mutual cooperation in the digital environment in accordance with common interests by eliminating the country's borders and providing the entire infrastructure they need. In doing so, the aim is to expand the network and thus to provide a more transparent and healthy business model. This means upgrading the current



Legal sector to level 2.0. The current structures have reached this level with their bilateral relations, the environment of trust or the marketing strategies of experienced teams. However, keeping up with technology, which is one of the most important structures of progress and the coming age, would be inevitable in the **Legal sector**.

- Primary purposes of Escoin;
- Providing the communication between lawyers and the client
- Finding the right lawyer for the right company, finding solutions to the internationallegal problems of companies with the right person,
 - Having thousands of lawyers in the portfolio of companies,
 - Increasing the portfolio of lawyers,
- Ensuring that all types of documents required by lawyers reach the inventory, quicklyand easily
 - Eliminating interruptions in payments made in international transfers,
 - Minimizing the loss of money during the exchange,
- Making sure firm / law firm reach consulting services (for agriculture / industry / automobile / aviation / construction / energy / finance / health / real estate / technology / contact / trade etc.). without intermediary in an international platform.

^{*} Blockchain in the Banking Sector: A Review of the Landscape and Opportunities https://corpgov.law.harvard.edu/



^{*} Report Overview: https://www.grandviewresearch.com/

^{* 2022} Report on the State of the Midsize Legal Market: https://www.thomsonreuters.com/

^{*} Legal tech: https://www.statista.com/

^{*} Five challenges facing the legal sector in 2023: https://www.lawsociety.org.uk/



Executive Summary

The vision of the founder; ''Escoin will bring exciting new technologies, such blockchain, to the legal services market. This will strengthen legal service systems and customers to deliver high cost efficiency, reasonable prices and quality of service. We believe that these developments will increase transparency and quality in the world.''

The legal service market is growing each year compared to the previous years. Meeting the needs of this market is no longer possible with the previous perspectives. Out-of-date approaches are now doomed to disappear over time. Previously, the steps taken to meet the needs of the market were insufficient or not close to the solution. In the PraeLegal project, we worked with thousands of lawyers in 142 countries. We have responded to hundreds of thousands of needs in this market. We have seen that in order to increase profitability, models need to be diversified and time should be used efficiently.

Clients and lawyers have common problems. The solution to these problems is the blockchain, which is considered as the new global technology. Escoin creates a global blockchain ecosystem that offers affordable legal services to all. This ecosystem will connect legal service providers and customers around the world while integrating existing infrastructure, including leading law firms, small law firms and lawyers. Thanks to Escoin; its aimed to eliminate all fundamental problems which the parties face such as the right relationship between the client and his lawyer, the collection, the transfer of payment, the unnecessary time required for the drafting of opinions, concerns about the choice of a lawyer.

Today, the legal services market is close to \$ 1 trillion. On 35% of this market, people prefer to work with a new lawyer, for different reasons. This situation shows us that the continuing search of many in the market is still underestimated. With Escoin, it will be possible to integrate this remaining mass into the system.

The Escoin platform has many important advantages over traditional legal services. The three main differences can be listed as follows:

- 1. Clients are looking for legal services from different countries or even continents. Most of the time, they have trouble finding local law firms. Lawyers have trouble finding a client while they are experts in the field. On Escoin platform, this situation will change the new developments with the client based on the success score that can make the choice of the lawyer. This will encourage lawyers to provide better quality services.
- 2. During the interviews, the parties must have the time to meet. This time is wasted with the processes of preparation, maintenance, transportation and adaptation of pre-maintenance interviews. This affects productivity and leads to loss of time and money. The lawyer also has difficulty collecting the cost of the



meeting. Escoin will prevent all of this by using the Blockchain ecosystem and the videoconferencing method to prevent parties from wasting time and money. In addition, when video calls are completed, the lawyer's meeting fee will be immediately transferred to the account.

3. Especially at the international level, parties face fund transfer costs of up to 25% during collection. The cost of collecting with the infrastructure of the blockchain in the ecosystem will be afforded at a rate of 0.003-0.006.



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Legal Services Market Size and Tendency

The global legal services market is expected to show strong growth in the coming years. The reason for this foresight is attributed to growing globalization and competitive markets. This then led to the expansion of the work of international legal service providers in different countries around the world. The desire to increase dissemination in countries shows the importance of the global market. As legal services are now available internationally, the need for legal documents, sanctions and structuring activities has increased considerably. In addition, the number of legal service providers has increased significantly. Legal service providers, such as lawyers, are struggling with many competitors to gain significant market share. The availability of information and legal tools on the Internet has accelerated the growth of the market. Constructive government policies and industry standard criteria further increase market growth.

It is believed that the legal profession is one of the most profitable, productive and profitable professions, attracting more potential lawyers to the market and then stimulating its growth. Increasing awareness among the public and consultants has led to market growth. The acceleration in the demand for legal services has led to a proliferation of technology applications to provide secure and efficient enterprise software that facilitates document management and collaboration with portal Web sites.

The main services offered in the legal services market are the preparation of contracts, intellectual property support, litigation support and the demand for opinion solutions. The main factors affecting the global legal services market are competition, commodification, globalization, foreign direct investment and changing trends in economic growth. In addition, price competition, alternative trading structures and the booming Internet economy are ready to support market growth. However, the global economic downturn has had a profound impact on the legal services market. Many legal services resulted in the merger and acquisition of the supplier. Thus, it avoided problems such as bankruptcy and closure.

The global market for legal services, particularly in Spain, where the number of lawyers per person is the highest, has seen significant market growth. In addition, inward and outward foreign direct investment is expected to significantly



accelerate growth in the European region. Well-established regulatory reforms and industry standards are being prepared to promote market growth in North America. Population growth in the Asia-Pacific region, particularly in countries such as India, China and Japan, has increased the demand for legal services and increased market growth in this region. In addition, India is at the forefront in this region because of the strong outsourcing of legal services. The existence of highly competitive and inexpensive legal expertise is considered the main reason for the increase in popularity and outsourcing. Energy, infrastructure, tourism, ecommerce, and transportation and logistics equipment are the main sectors of the legal services market.

Quality and ethical impacts as well as the lack of privacy and security pose a major challenge in the global legal services market. Differences in legal processes and policies adopted by different countries prevent major international service providers from providing services in other countries. In addition, the lack of measures to liberalize the legal services sector has hampered market growth.

According to the website www.globallegalpost.com, as of June 7, 2018, the global legal services market is expected to reach to \$ 1.11 trillion in 2021, from \$ 849 billion in \$2017. This situation attracts the attention of legal services companies and forces them to invest in technology. Market growth encourages the development of new applications for the legal services sector, helps legal services firms to increase their productivity, offers innovative products and improves quality of service. A prominent trend is the use of smartphones to enable law professionals to work remotely, service and secure web technology as a software. According to the Business Research Company report, these developments helped to increase the overall rate of legal services to 4.5% over the previous year.

The legal services market in North America is the largest in the world and represents 49.4% of the global total. The legal services market in North America is managed by the United States. A growing number of mergers and acquisitions have dominated the legal services market in North America. The legal services market in Western Europe is the second largest market in the world with a ratio of 21.6%. The size of the Western European legal system is based on a tradition of rigorous application of legal and regulatory requirements. Depending on the type of service, B2B legal services which equals approximately 47.8% of the legal services market in 2017 is the largest segment. Segmentation by service provider includes large law firms and small business law firms. Large law firms represent 60.8% of the legal services market. The financial services sector is the largest end user of legal services and accounts for about 40.8% of the global total. Depending on the type



of application, cases represent the largest segment, representing 31% of the global total.

Procurement models for clients seeking legal services are constantly evolving and clients are more willing to purchase legal services from non-traditional firms. Companies offer a range of professional services and are willing to buy legal services from non-traditional businesses. For example, according to a Deloitte study, approximately 52% of the firm's internal services plan to seek legal services from non-traditional law firms. Customers are looking for companies offering legally functional expertise such as finance, accounting, marketing and services via online portals such as LegalZoom, Rocket Advocate and LawDepot. In addition, according to a survey conducted by Deloitte in Legal Services Trends in 2016, about 35% of companies seek commercial and non-legal expertise, and 18% seek expertise in digital, data privacy and cybersecurity.

2. Global for the Legal Services Market and EsCoin Solutions

Inaccurate / inadequate steps in the lawyer / client's choice

In the legal sector, one of the major problems is that the client can not be sure of the competence of his lawyer. In this case, It creates question marks in the client's head.

The lawyer may not open the file for months after receiving the client's power of attorney. The client is obliged to keep in touch with the lawyer. As the lawyer knows this, most of the time the case does not interest him before the day approaches. In this case, cases may be lost or an undesirable result may be obtained. The client must accept this situation.

The client does not have a mechanism to evaluate his lawyers. In this case, the lawyer can take all kinds of cases because they are not subject to an assessment. In addition, the lawyer often does not take the responsibility for poor service.

The lawyers who do their job well and / or will may be deprived of a potential client. Evenif he is competent in his field, the client is not able to choose the right lawyer because there is no evaluation mechanism.

Sometimes a lawyer has problems with his client. For example, the client may not pay tohis lawyer in a timely manner in terms of payments. Or the information he has given may be intended to deceive their lawyer. In this case, the lawyer can lose the case not because of the lawyer's disability, but the client's mistakes. In this case, the lawyer may be a victim. In this case, the lawyer does not have the opportunity to evaluate his client.



EsCoin Solution

First, all registered offices will be subject to a rating system. With this rating system, companies will be able to choose the prosecutor's office based on the experiences of the companies that performed the assessments before choosing the offices.

On the platform to be created, there will be total confidentiality between the client and the lawyers. Clients will choose lawyers based on their place of residence and the preferences they have received from other companies. In the first place, there is going to be no client information and also there is no lawyer information. The part with the high score will become the priority. The ratings and evaluations made by the other party will definitely be reflected in the evaluation result, without being shared with anyone. For example, the client is satisfied intermediate level with the lawyer and he does not want to report it to his lawyer, but he wantsto reveal his dissatisfaction. In this case, the score will be reflected directly to the average of the lawyer's satisfaction score, and the lawyer cannot know the score he has given since he can only see the change in the average. The client seeking an offer will choose his lawyer based on his previous experience in the subject of his proposal and the scores awarded by his previous clients. In this case, the client's victimization will be reduced to a minimum. Lawyer will also need to improve the quality. Increasing the quality of service will increase the lawyer's income.

The lawyer will be able to choose his client based on clients points of assessment which given by previous lawyers and give his proposal accordingly.

What is the rating system!

What is important here will be sharing the knowledge of the sector in which lawyer operates. In this case, rating can be done depending on the area of activity. Offices will be able to carry out advertising activities outside

- Offices will be given a percentage of points by sharing documents such as, pettion samples, case files (with permission), precedent decisions, etc. and compared with otheroffices by the system.
- Office sharing documents such as applications, case files (with permission), previous decisions, etc. will give by the system percentage points in percentage compared to otheroffices.
- Offices will create the resume that companies will be able to access by sharing the issues they have worked with, the companies they work with, the topics they have workedon previously, the cases they have judged, the cases they have been working on have won, the business they have received, the amount of their subject. In addition, the system will re-evaluate based on the number or quantity of these actions.
- In the area of social sharing, offices will be subject to asset valuation by sharing them ontopics such as new amended laws.



- The money transfer will be done with ESCOIN. ESCOIN transfers will affect the scoreand companies will be able to see this volume with an area reflecting the annual transactionvolume. In this case, firms will prefer to influence the reasons why law firms will try to increase the volume of transactions. There will be no transfer fees from law firms. In the event of non-receipt of international transfer fees, they will be saved from revenue losses of up to 25%. Escoin works according to the legislation and at the same time it will be controlled by the Estonian state. Companies and offices will be the reason for the preference.
- Law firms will be assessed based on the countries in which they operate rather thanwith those with whom they do business and will be preferred by firms.
- Law firms will be subject to a list in which the country / region / sector / type of filethey are reviewing / the feedback from firms / firms as an end-of-employment score can not be seen and filed only by the cabinets. Only companies can see this list, but the ranking in this list will be limited to law firms.

The Lost of the Lawyers Local Market Job to the Foreign Market Lawyer - Clients Employing the Foreign Market Lawyer.

Lawyers working at the local level do not receive national or international work because of the nature of the work. In general, the national and international cases will not be given to the lawyers in the region, instead given to the law offices with a large number of offices and employees. In this case, although local lawyers are dominant in the region, they can not get a job in this situation or can take it in the case of a subcontractor. This situation results in a significant loss of income for lawyers.

In order to reduce work-related risks, clients pay more and work for international law firms. The cost of labor increases the cost of the client. Increasing costs for the client leaves them in a difficult position.

EsCoin Solution

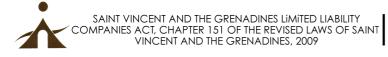
With the infrastructure to be prepared, the lawyers will be the priority the national and/orinternational legal actions. Their profitability will increase because of the local market business and the cases they are experts in. In this case, the transparency of the legal services sector willbe ensured and lawyers will be free from any oppression against unfair competition.

Clients can also reduce risk but also transportation costs, lost time, etc. they will get rid of the extra costs and give their work on a more transparent platform.

Thanks to the infrastructure to be created, client-lawyer communication can reach maturity through video calls and waste time, costs, loss of rights, and so on will be minimized or completely eliminated.

Payment Requests and Collections at national and international legal advisory services

One of the main problems of lawyers is the collection of consultation fees.





Clients requireinterview with lawyers, but they do not know and care about the cost of lawyer fees. The attorney cannot demand the consultancy fee to be paid during the interview so as not to lose the job, and sometimes it deals with the bills collection. This situation leads to a loss of lawyer's time and incurs additional costs.

Spending time to meet with clients is a waste of time for both sides and also it is a waste of resources.

One of the printed services provided by lawyers is to prepare a petition. Although the requests are printed services, the client arrives at the office, the lawyer allocates additionaltime for this, the costs of file production, etc. they engage unnecessary energy and costs. Also another is the payment and collection

Lawyers must bear significant costs for the transfer of money between domestic and international clients. It costs up to 25% in international money transfers. This charge is anadditional burden for the parties.

The parties usually can not recover in time the cash rights arising from the lawsuits. Theparties, which could not be processed in time, suffered cash losses. The non-respect of payment deadlines by the parties makes them both a victim.

EsCoin Solution

With the video conferencing system to present, attorneys' fees will be transferred to theiraccounts after video calls with their clients. Lawyers will be able to determine the cost of the interview and will be transferred from client accounts to the lawyers' account after the interview. In this way, the lawyer will not handle a second workload or additional cost. In addition, the interview may not take the form of a videoconference. The parties will be able to conduct the interviews in an online chat environment, where the lawyer can determine the fees if they desire. The fees will be fully transferred to EsCoin blockchain infrastructure.

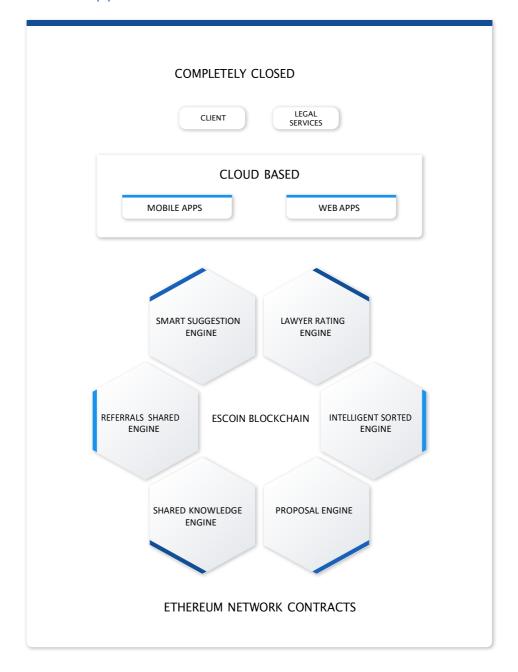
Through "the schedule of the lawyer." which is provided by Escoin, lawyers will be able toprogram on many topics, such as appointments, trials, conference days and meetings with their clients.

Moreover, lawyers will be able to exchange documents with the clients via the infrastructure. During this exchange of documents, the lawyer may charge a fee for the documents. Withthe download of the document by the other party will accept the fees and the account will automatically fall into the account of the lawyer. In this case, payment will be made without having to engage in a conversation such as fees, interest, etc. In addition, the client will not need to come to the office for these printed petitions and the lawyer will not need to print these documents.

Another serious problem for lawyers and clients is the transfer fees incurred during the transfer of payment. In particular, international remittances entail transfer costs of up to 25%. This situation leads to serious cost losses on both sides. Escoin will never ask for money transfer fees from lawyers.



By nature of Escoin contract, payments will not be made without service being done. The parties send the amount at the base of the agreement to the account of the counterparty. The amount sent will be made available to the other party if the service is provided. For example, the lawyer will send the fees to the client's lawyer's account, but the number will not be used in the lawyer's account balance. The client will not be able to release the money for the use of the lawyer until the service is completed. Of course, the client won't be able to get the money back. After providing the service, money will be opened to the use of the lawyer with the approval of the two sides.





3. The EsCoin Ecosystem

Escoin Legal is a comprehensive platform that will bring together both local and internationalclients and lawyers at a common point. Escoin Legal provides many opportunities for companies to find quick and easy solutions in their legal processes. In this section we describe thefull functionality of the ecosystem that it is planning to implement in 2021.

Technology Platform

Escoin Legal Platform is a huge ecosystem. After having entering the legal requirements of the clients to the system, it brings together the appropriate legal experts through the intelligentevaluation. The system, which is constantly active with the cloud infrastructure, offers quickand easy access from every online platform. With its web and mobile interfaces, it offers many tools such as instant messaging, video calling and document sharing across all platforms.

I. Databank

An extensive network of lawyers is registered in the system to assist clients in their legalproceedings. This big data system is ready to provide the fastest solutions to the client through intelligent engines. Third-party systems (ie. hotel management systems, customs trading systems) can be integrated into external resources with the Open API module. They will beable to access legal experts on large data so that these types of systems to make faster andmore accurate decisions.

II. Our Decision Support System

Once legal needs are entered into the system, the most appropriate legal experts are categorized by the system as needed. It allows the client to interact with the right legal expert transmitted through intelligent valuation rules.

III. Our Lawyer Ratings Module

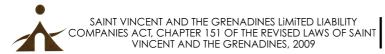
The platform has advanced rating system for legal experts. Legal experts are subject to intelligent appraisal processes in many areas, such as criteria, client ratings and legal experience.

IV. The Smart Queue Module

It uses the evaluation and decision-making mechanism for client-lawyer or attorney-client reconciliation based on legal considerations on the platform.

V. Cloud Lawyer Information System

The platform compatible with the blockchain Escoin Legal guarantees the rights of all participants. The rating scores on the platform ensure that the rating data will remain secure and unchanged. In addition, the system controls all activities of active participants.





VI. Cloud Client Information System

The client's rating and classification information will remain confidential.

VII. FsCoin Blockchain Platform

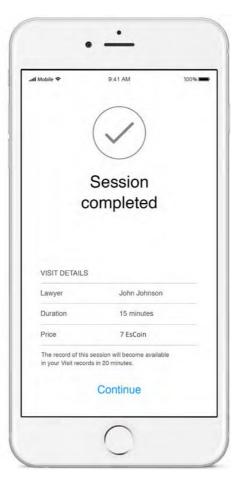
Escoin Legal Platform uses a special Ethereum-based contract in the blockchain infrastructure. For further development of the ecosystem, the system will have a valuable token to encourage participants. Platform maintains the reliability of this token system for use in operations to the highest degree.

VIII.Call Module

Call Module is the service that provides fast and professional consultation in the legal processes of Escoin's legal platform ecosystems around the world. It provides the opportunity to increase revenue by providing online consultations for lawyers and law firms.

By listening to clients' legal needs, they can easily communicate with them at the office, at home, at the restaurant or in any desired environment.





After an easy and fast registration, clients will be able to access their accounts. After completing the required forms, the system will list the legal experts. All



communications can be done via the platform. using a computer, tablet or mobile phone After entering the required data on the client's legal process, the client will be able to see the legal persons determined by the system. They will be able to organize videoconferences with their legal experts.

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How Specialists Can Use the Service

Legal experts are required to complete forms once they become members of the platform. In order to present the topics they wish to process in the system, they must complete these forms and upload the necessary documents into the system. They can take place on the platform after a quick evaluation process.



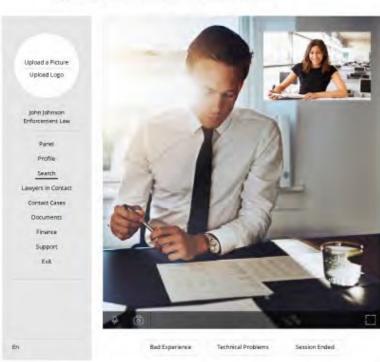
How Specialists Can Use the Service

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Finance Support	Construction Law Project Finance Foreign Investment	Business Law	
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	Annual Balance Sheet of the Firm		
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Preliminary interviews will be conducted with the credit determined by legal experts, on the platform to ensure both sides security. After the preliminary meeting, the necessary document sharing in the context of the legal issue may be performed on the platform based on mutual confidentiality approvals.



How Specialists Can Use the Service





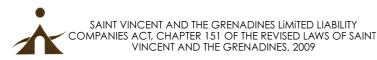
Since the entire financial flow between the client and the lawyer will be done with the blockchain infrastructure via the platform, a policy of maximum mutual trust will be created. In addition, the platform will offer a simple and economical operation eliminating the problems of time and money related to money transfers.

Legal experts will be able to see the scores of their accounts with the intelligent rating strategies of the system. If they wish, they will be able to benefit from more court procedures and scoring surveys to improve these scores. They will be able to reach more clients in their areas of expertise and increase their income easily and quickly.

Using the Proposal Request Pool module, which is exclusively for clients, the platform will be able to register with the closed bidding system according to the criteria it has defined for legal issues. Seeing the results instantly, clients will be provided to find the right choice quickly. Various useful tools are available on the platform for legal experts. There is a smart calendar tool in which they can track their schedule, synchronize it with their built-in calendar, like Google Calendar, Outlook Calendar. There is also a complete tool that can store notes, interviews and

related documents in the case tracking module for legal processes.

In addition, the platform offers an Instant / Chat Message service for clients and legal experts. Provision provides an integrated connection between the client and his proxy for quick and independent access to localization.





The platform provides the law library module to legal experts who can create their own documents, petitions and digital libraries. They will be able to share the documents they want from the computer or mobile device of the library they have created with their clients by paid/free of charge. This module, which will provide an additional source of revenue for legal experts, can be used as a very useful tool by legal experts.

Participants in the System

At this stage, digital and printed booklets, invitation e-mails and letters will be prepared, describing EsCoin and its benefits. Visual samples will be prepared for use in social media and digital advertising. Articles will be prepared to be published on legal forums and news sites. In addition, businessmen and bars will be able organize meetings and invite members to talk about what the system can do. By integrating with large software companies, the EsCoin Advocacy System will be integrated as a module for programs used by broad masses. In addition, leading ecommerce sites, hotel reservation pages, such as large numbers of users and business volumes, will be integrated into the systems via API. All these materials and organizations will be organized and programmed under the guidance of PraeLegal.

In addition to the promotional brochure and the invitation to send e-mail addresses from leading law firms, this service will be reinforced by sending a printed brochure and letter of invitation. The meetings will be held in accordance with their requests.

For private law firms and lawyers, special invitation brochures and promotional brochures with their name will be sent digitally. Information on the volume of legal cases on the international scene will be given and they will share their share of the pie. In addition, thanks to articles and bars in the news sites, the mass of lawyers in the broad sense will be reached and the importance of the subject will be strengthened.

For clients, we will be able to reach out to a broad audience with effective social media support, especially Google ads, and we explain to clients that its possible to reach legal requirements in a healthy way thanks to our system. In particular, large investors and businessmen active on the international market will be reached through their associations.

During the first steps in the new regions as part of the regional expansion, promotion conferences will be organized with the participation of Bar Associations, legal representatives, trade unions, chamber representatives and stock markets. In addition, press meetings or private meetings will be organized each year on important topics closely related to business development, meetings, cooperation, competition and the business world.



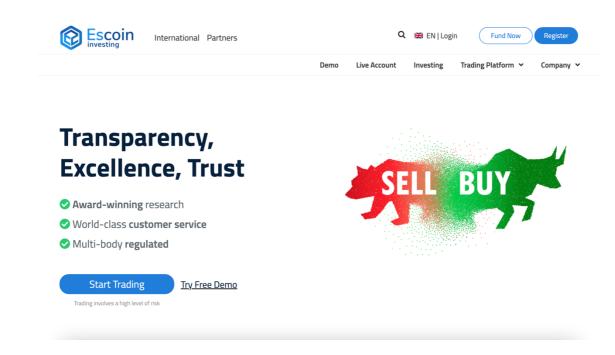
Artificial Intelligence (AI)

Artificial intelligence began to exist in all areas of our lives. Although there are many variations, they all make life easier. Painting, video, content production, problem solving, drawing, designing, writing articles, producing strategies etc. It serves people in many fields such as With the Escoin project, features in this area aim to help lawyers ease the workload and prepare their defenses more powerfully and quickly. My example will help you find research on precedent decision-making much faster. You will appreciate that this field is a very comprehensive field and the development process of this field will take many years, maybe it will never end. The developments in this field will be created by compiling the algorithm in the infrastructure of OpenAl and ChatGpt platforms.

Investing Platform

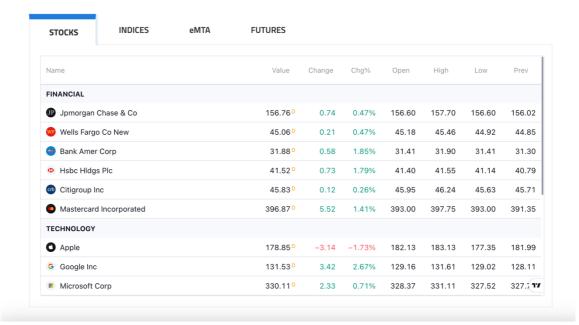
One of the key elements of the ecosystem is the Investing platform. This platform will perform the exchange of assets from the digitalization process. Escoin swap transactions will take place on the platform and assets will be converted without losing value. The current state of the platform is as follows;

Link: https://invest.escoin.ee/





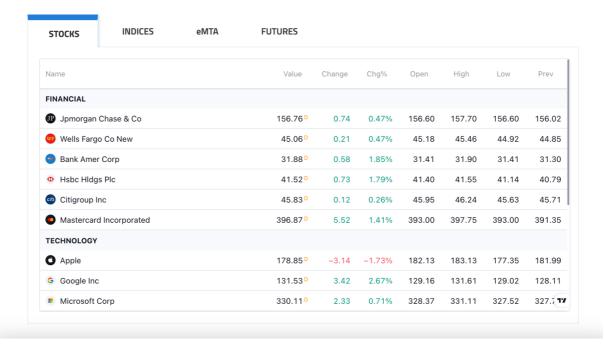
Markets

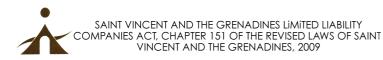


Investing NASDAQ market charts

Link: https://invest.escoin.ee/investing/

Markets

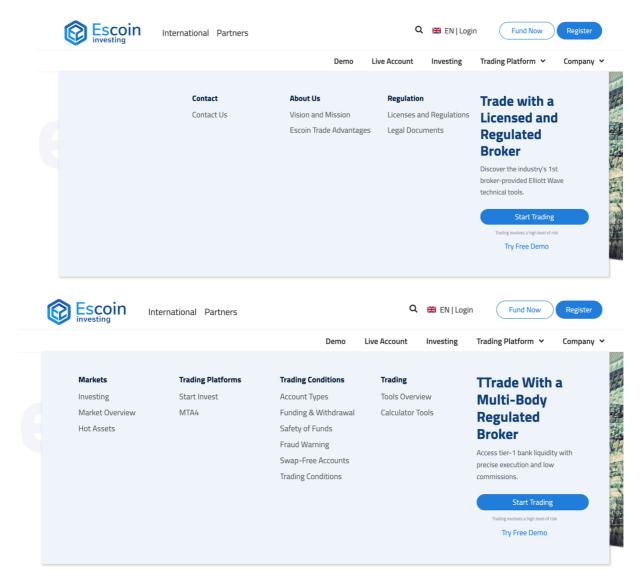




License No: 2559 LLC 2022
Section: 91(8)(a), 91(8)(b), 12(5)
Principal activity: Cryptocurrency, Forex Trading/Brokerage



Trading platform and Company menu



Click for more information...

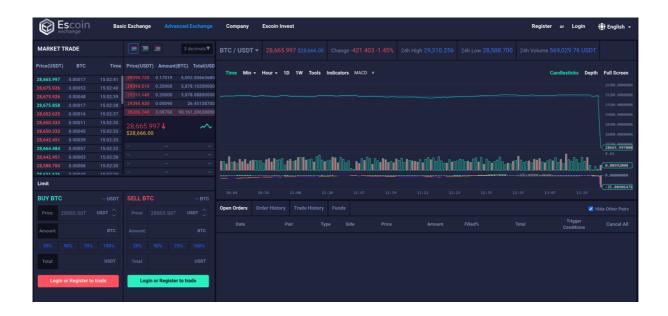
Cryptocurrency Exchange Platform

One of the key elements of the ecosystem is the Crypto Exchange platform. This platform is one of the structures that play the most important role in the digitalization process. This structure has complex log procedures. In addition, the blockchain acts as a consolidating element in the complex structure of the system. Although the building foundations were derived from the Investing working algorithm, it carried this field much further with its potential.





Spot Markets Name Coln Name Last Price 24h Change Market ♦ ETH / USDT Ethereum \$1,828.27 -0.27% ☑ ELG / USDT Escoin \$2.83 -0.09%



Click for more information...

For Escoin; News, Collaborations and Partnerships.

The first studies started in 2015. In 2018, the company was established in Estonia and all necessary licenses were obtained. Later, it was licensed in many countries. The Escoin project was evaluated with all its details.

After the activities started, the participants attracted great interest. Fincras company welcomed this interest and continued to work with enthusiasm.

The references you can see below are just some of the reflection of this interest;















































🕒 CoinStats 💶 CoinJournal 🤇 caricoin

















Medium **onedio** Finbold



LIVE COIN WATCH

To learn more about Escoin, check the <u>website</u> or <u>more information....</u>

Escoin Wallet

Escoin wallet production was released as V.2.01.01. Services offered in this version; crypto transfer between wallets, unlimited crypto hosting, low fee transfer, free storage, top security, market, cryptocurrency information and instant price change chart. Currently, the number of cryptocurrencies listed in the wallet is more than 200+. More listings will be made. While listing, the ranking in CMC is taken into account.

More features to come; Swap in wallet, buy Cryptocurrency in wallet etc.













Connecting in Bank and Banking Services

At first glance, crypto and open banking seem to be two completely different concepts. However, they are closely related, as both rely heavily on technology.

One of the most important interfaces between cryptocurrencies and Open Banking are APIs. Just as Open Banking APIs allow developers to access financial data, crypto APIs allow developers to access blockchain data and integrate it into their applications. This opens up a range of opportunities for developers looking to create innovative financial services and products that leverage the security and transparency of blockchain technology.

Another overlap between crypto and open banking is the concept of "digital identity." Digital identity refers to the idea that individuals should have control over their data, including financial data.

With Open Banking, individuals can give third-party providers access to their financial data, but only if they choose to do so. Similarly, with cryptocurrencies, individuals have full control over their digital assets and can share them with others as they see fit.



Finally, cryptocurrencies and open banking overlap in the area of security. Both rely on advanced security measures to protect user data and prevent fraud. In Open Banking, security measures such as two-factor authentication and encryption are used to protect financial data. With cryptocurrencies, blockchain technology provides an additional layer of security as all transactions are recorded in an immutable, decentralised ledger.

Increased adoption

One of the biggest challenges facing the crypto industry is widespread adoption. Despite the growing popularity of digital currencies, many people are still hesitant to invest in them because they perceive them as too complex and unfamiliar. Open Banking can help bridge this gap by enabling the integration of cryptocurrencies into traditional financial systems. This can make it easier for people to invest in digital currencies and increase overall adoption.

Seamless transactions

Another benefit of Open Banking in the crypto industry is the ability to enable seamless transactions between cryptocurrencies and traditional currencies. With Open Banking, it is possible to link crypto wallets to bank accounts and transfer funds seamlessly between the two. This can greatly improve the user experience and make it more convenient to use cryptocurrencies for everyday transactions.

Improved security

One of the main issues with cryptocurrencies is security. Because they exist outside of traditional financial systems, they are often considered more vulnerable to hacking and fraud. However, with Open Banking, it is possible to link crypto wallets to bank accounts, which can provide an additional layer of security. In addition, Open Banking can help reduce the risk of fraud and increase overall security in the crypto industry.

Greater innovation

Finally, Open Banking can contribute to greater innovation in the crypto industry. By enabling the integration of cryptocurrencies into traditional financial systems, new and innovative financial products and services can be created. This can help drive growth in the crypto industry and create new opportunities for businesses and investors.



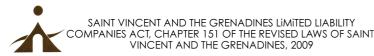
4. The Value for Key Participants

Escoin aims to provide the most transparent, reliable environment for clients and lawyers. The important thing for EsCoin is to create the necessary environment for the parties to make the right choice. As a result, a number of requests from the parties will be presented. If these requirements are met, the parties may know each other. In addition to the evaluation of the platform, after the joint cooperation, the parties will take into consideration the positive or negative situations that will arise. In this way, they will have the opportunity to make the most transparent and logical choice possible.

In terms of clients;

- Companies will enter their information and will be subject to rating as their information is completed (for example, if the company does not enter the tax identification number, it will receive a profile warning missing). They will need to supplement their profile information to create trust, investigate law firms and receive offers.
- As companies review law firms, information about the exam will be sent to the company by email. If the firm wishes to contact the client company, it can. Depending on the answers given or the rate of return according to the law firm will be subject to rating.
- FThe company will be forced to enter its annual turnover, investment capital and export import figures. In this case, the law firms will be able to understand the partnerships with a company that does business and may revise the information in light of this information.
- The law firms they employ will be subject to interpretation and grading. In this case, the law firms will have a prior knowledge of the companies they will operate or have to do, but they will get rid of the waste of unnecessary time.
- They will be able to filter score points according to the country in which they wish to give their cause.
- They will be able to evaluate based on client feedback formulated with the exposure system.
- If clients have enough credits, they can request proposals from different rating companies.
- Clients will be able to ask premium lawyers offers for their cases and filter them based on their scores if they have enough credit.

In terms of Lawyers;





- Law firms are required to register and provide basic information about their firms. They will be reflected positively in every additional point of information they will enter.
- In addition to the information they enter, articles they share, previous decisions and petition samples will earn additional points.
- At the same time, lawyers will be subject to the rating by their clients. In areas such as interest, relevance, expertise, dedication, experience, clients will be asked to rate and comment on their law firms. In this way, lawyers whose return is more than positive will have the opportunity to withdraw from other companies.
- The law firms that make their showcase with the points they earn and they will be the option for clients according the position, the type of case. In other words, high-ranking law firms, will appear on the top of the search results.
 - The number of cases received via the system will be displayed.
- Will be able to obtain an advantage over the client based on law firm scoring levels, offers and after-sales services.
- As the clients can offer to the law firms, the high legal counsel firms will be able to reach the case files of their premium clients and submit their offers.
- Law firms, will be subject to the credit system as clients. Thanks to this credit system, they will be able to call on other lawyers when they need it. These requests for assistance will be based on the company's rating.

5. EsCoin'sBlockchain Platform

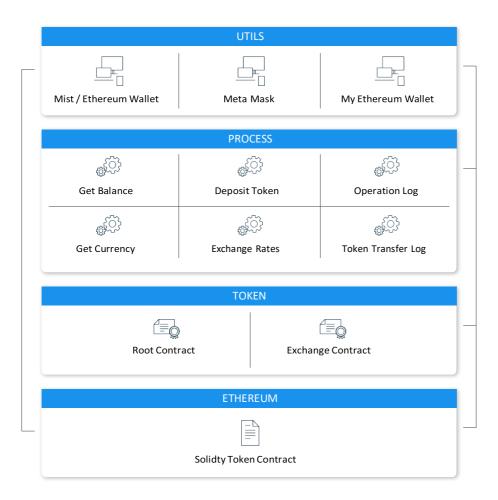
Why use Blockchain!

Blockchain technology is used primarily to ensure the transparency of all our operations and to guarantee the rights of all participants. It provides a guarantee for financial transactions, service prices, ratings and liability payments on Blockchain. This guarantee will help to ensure the security and irrevocability of all information transmitted through Escoin's legal platform.

The use of the Ethereum blockchain is primarily motivated by the fact that it will have adirect impact on the sales of project tokens for the widest possible distribution of potentialparticipants in the ecosystem. In addition, the use of the Ethereum infrastructure will make iteasy to exchange the Escoin Legal (ELG) token on the main stock exchanges.



ESCOIN LEGAL BLOCKCHAIN



Development and Technical Description

The technical development of the Blockchain platform, the update of its functionalities and the determination of the basic technical parameters will be entirely carried out by Escoin sub- companies. All software and hardware technologies are prepared by our sub-companies.

Transferring Tokens Between Blockchain

Escoin Legal will sell a limited number of chips during the bulk sale process. Our first batch process, via our Ethereum infrastructure contract, will be made easily and quickly from your Ethereum portfolio. At the end of the determined block sale period, the transfer lock will be removed and the Escoin Legal Token (ELG) purchase-sale transaction will be provided.



6. The EsCoin Time Token

Escoin Legal Token (ELG) will provide the international legal community with partial digital, financial and non-financial rights. People with a token will receive additional discounts on financial transactions made on the platform. Moreover, since the value of the token will increase as the revenue from the platform increase, the income will also increase. Users can benefit from paid services on the platform with Token.

Escoin Legal Token is a specially designed contract with the ERC-20 standard published in the Ethereum blockchain. Participants who wish to have Token can visit etherscan.io to view our contract and other verified processes if they wish.

In order to obtain a Escoin Legal Token, you can subscribe quickly to our system via our website www.escoin.ee and purchase an Escoin Legal Token (ELG) for your own portfolio with Ethereum. We shared simple instructions for our participants for the first time on our system. If you wish, you can buy ELG quickly and easily by following these instructions.

7. Token Sale

Summary

EsCoin Legal Token (ELG) Total Token: 250.000.000ELG

Token Private Presale: will begin at 9:00 a.m UTC on January 1, 2020. Token Public Pre-sale: Not clear, it will be announced.

Public Sales Token: Not clear, it will be announced. Hard Cap / Soft Cap: \$ 10M / \$ 2,5M

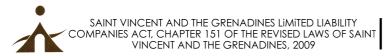
Exchange Price: 1ETH = 400 ELG Price per token: 1ELG = 0.0025 ETH Accepted payment methods: BTC, ETH, BCH, LTC, DASH, ZEC...

Chronology of Token Sales

Private Presale

It will begin on June 1, 2020 in UTC time zone and will continue until the beginning of the Public presale.

Private pre-sale tokens may be held by a limited number of investors. Discounts will be applied based on the step token rates. Bonuses will be set up by talking with the main investors individually





Additional bonuses will be offered to the participants of the special promotion:

10% bonus from 50 to 500 ETH

25% bonus between 500 and 1000 ETH

People over 1000 ETH will be interviewed personally and the bonus will be decided.

Public presale

It will begin at a time to be determined and announced by the Company in its sole discretionand will continue until the Public sale.

For investors who want to buy a large amount of ELG Tokens, the public offer of tokens willbe offered. The minimum purchase for general sales is more than 10 ETH.

Public sale

It will be determined by the Company in its sole discretion and will commence on a date tobe announced and will continue until the date and time of the announcement.

Sale will be publicly available for all investors. If the hard cap (\$ 10 million) arrives earlier than the scheduled closing date, the sale of the token ends before the scheduled date.

Participants participating in the public auction will receive a discount according to the following program:

- 1. Step %20
- 2. Step %15
- 3. Step %10
- 4. Step % -

With the main sale of ELG tokens, special conditions will be available for major purchases. If the amount of the purchase is greater than 20 ETH, the bonus amount will be as follows:

5% from 20 to 100ETH

7.5% from 100 to 500ETH

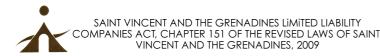
More than 500 ETHs will be determined by talking to the recipients individually.

If the soft cap (\$ 2,5M) is not reached during the sale of the tken, the ELG tokens willnot be issued and all the money will be returned to the investors.

Token distribution

56% Reserved

40% Token sales (Including 30% management, 25% staff, 15% software, advertising and





others 30%) 4% Consultants

Vesting (holding the tokens in their hands and return them to the market at defined times)

Once the tokens are sold, some tokens will be frozen and distributed after a delay:

- The tokens belonging to the team will have linear gains over two years: 25% of tokens willbe released every 6 months;
 - The recruitment period for consultants will be at least 3 months;
- 3% of tokens will be released after 8 months of blocking public sales and investors whobuy ELG tokens for more than 10 ETH in public sale.
 - Reserve:

10% of token reserves have no vesting period;

The remaining 90% of the token reserves will be included in 30 months of vesting, meaning 3% of the token reserves will be released every month.

Tokens purchased on the sale of main tokens (in general terms) and distributed through the application and award programs are not subject to any additional restrictions.

Lock up time example for 50 ETH purchases along with 10% of an overall pre-sale bonus

Total tokens: $50 \times 400 = 20,000$ ELG (Purchase without bonus) + 2,000 ELG (10% bonus)

Distribution of collected funds

30% Advertising and other expenses 30% Management

25% Personnel and additional services 15% Development

It is important for us to ensure that our community understands how to spend the funds generated at the ICO. above we explain how to spend money (as we see now). The main cost items are advertising, recruitment, marketing and sales.

The development includes the costs of developing a product program for the EsCoin ecosystem, including a team of its own product engineers; purchase or finance third-party technology solutions that may develop the platform; technical integration of the Partners into a unique ecosystem etc.

Marketing and sales include spending on promoting projects in certain regions (rewarding clients, expanding the network of partners and other marketing initiatives).





SAINT VINCENT AND THE GRENADINES LIMITED LIABILITY COMPANIES ACT, CHAPTER 151 OF THE REVISED LAWS OF SAINT **VINCENT AND THE GRENADINES, 2009**

(Section 91(8)(a))

Certificate of Exemption from Import Duties

FINCRAS INVCRAS DIGITAL SERVICES Limited Liability Company

(NAME OF LIMITED LIABILITY COMPANY)

2559 LLC 2022

(LIMITED LIABILITY COMPANY NUMBER)

I HEREBY CERTIFY THAT THE ABOVE-MENTIONED LIMITED LIABILITY COMPANY, FORMED ON

> 14th September, 2022 (DATE OF FORMATION)

is exempted from all import duties pertaining to the importation into the State of any office furniture or equipment necessary for conducting its business as provided in Part 12 of the Limited Liability Companies Act, Chapter 151 of the Revised Laws of Saint Vincent and the Grenadines, 2009

2022 Dated the

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License No: 2559 LLC 2022







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License No: 2559 LLC 2022





SAINT VINCENT AND THE GRENADINES

LIMITED LIABILITY COMPANIES ACT, CHAPTER 151 OF THE REVISED LAWS OF SAINT
VINCENT AND THE GRENADINES, 2009

(Section 91 (8)(b))

Certificate of Exemption from Direct Taxes

FINCRAS INVCRAS DIGITAL SERVICES Limited Liability Company
(NAME OF LIMITED LIABILITY COMPANY)

2559 LLC 2022

(LIMITED LIABILITY COMPANY NUMBER)

I HEREBY CERTIFY THAT THE ABOVE-MENTIONED LIMITED LIABILITY COMPANY,
FORMED ON

14th September, 2022

(DATE OF FORMATION)

has elected not to pay 1% on its profits and gains and is therefore exempted from all forms of direct taxes as provided in Part 12 of the Limited Liability Companies Act, Chapter 151 of the Revised Laws of Saint Vincent and the Grenadines, 2009

Dated the

Agy of September 2022

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FORM 4

Saint Vincent and the Grenadines

LIMITED LIABILITY COMPANIES ACT, CHAPTER 151

OF THE REVISED LAWS OF SAINT VINCENT AND THE GRENADINES, 2009

(Section 12)

ARTICLES OF FORMATION

1.	Name of LLC:	FINCRAS INVCRAS DIGITAL SERVICES Limited Liability Company			
2.	Registered Office	Suite 305, Griffith Corporate Centre, Beachmont, Kingstown,			
	Address:	St. Vincent and the Grenadines			
	Mailing Address:	Suite 305, Griffith Corporate Centre, Beachmont, Kingstown St. Vincent and the Grenadines			
3.	Registered Agent:				
	Name:	Wilfred Services Ltd.			
	Address:	Suite 305, Griffith Corporate Centre, Beachmont, Kingstown St. Vincent and the Grenadines			
	Mailing Address:	Suite 305, Griffith Corporate Centre, Beachmont, Kingstown St. Vincent and the Grenadines			
4.	If the LLC proposes to have a specific date of dissolution, the latest date on which the LLC must dissolve:				
5.	Effective date of Formation: September 13, 2022				
	Date of Filing Articles of Formation: September 13, 2022 Other Date (please specify):				
6.	The LLC has irrevocably elected to pay taxes at 1% under section 91(2) of the Act. (Check ONE box ONLY)				
	[] Yes	[X] No			





7.	Select the type(s) of business activities in which the LLC will be engaged (Check ALL boxes that apply) SEP 1 4 2022
	[X] Forex Trading/Brokerage
	[X] Cryptocurrency
	[] Contract for Difference (CFDs)
	[] Holding Company (IP Assets-trademark, patents etc.)
	[] Real Estate
	[] Shipping
	[X] Other: The activity of the company is the crypto exchange; Software, e-commerce, Crypto and Forex business
8.	Other matters, if any: "The objects of the company are all subject matters not forbidden by the Limited Liability Companies Act, Chapter 151 of the Revised Laws of Saint Vincent and the Grenadines, 2009, in particular not exclusively all commercial, financial, lending, borrowing, trading, service activities, the participation in other enterprises. To provide

brokerage, training and managed account services in foreign exchange/currencies, commodities, indexes, CFDs and leverage financial instruments. To undertake all kinds of investments and leasing of whatsoever kind, to provide, manufacture, purchase, sell all kinds of products and services for the company or third parties or out-source the same, as well as all matters that the Board of Directors may consider to be in the Company's

Signature: Sellerun Date: September 13, 2022

interest and everything else that is not expressly forbidden by the laws."

FOR REGISTRY USE ONLY

Company Number: Agent Code No: Date Filed: Received By:





8. Roadmap



Q1-2021

*Pre-Sale of tokens for Step-1

Q3-2021

Starting app prototype development

*Token generation

*Sale of tokens for Step 2



Q2-2022

*Starting mobile prototype for Android, IOS

and Windows Phone

*Launch of basic app

*Escoin Exchange preparation

*List application on CoinGecko

Q4-2022

*Sale of tokens for Step 4

*Launch of Furone market

- Launch of Berlin
- Launch of Tallinn

*Escoin Investing preparation

*Listing on CoinMarketCap



*Addition of advanced modules

- Video conference module
- Instant pay for video conferenc

*Escoin Investing end

*Listing on Trsut Wallet

Q2-2021

*Starting app prototype development

*Token generation

Q4-2021

*Addition of advanced modules

- Bidding module
- Payment module
- Rating module
- Shared knowledge
- Referred module

Q1-2022

*Addition of advanced modules

- Bidding module
- Payment module
- Rating module
- Shared knowledge
- Referred module

*Our collaborations and partnerships

Q3-2022

*Starting mobile prototype for Android, IOS and

Windows Phone

*Launch of basic app

*Escoin Exchange end *Listing on CoinGecko

*Application for listing on CoinMarketCap

Q1-2023

*Addition of advanced modules

- Video conference module
- Instant pay for video conference

*Escoin Investing preparation continues

*Apply for listing on Trsut Wallet





Q3-2023

- Launch of Tokyo

Escoin Wallet app preparation



*Pre-Sale of tokens for Step-2

*Surveying potential participants

*Detailed concept development/whitepape

*Meetings with European banks (Inclusion in the banking system)

Q4-2024

- *Fundamental market analysis
- *Expanding local activities
- *Agreement with European banks (Inclusion in the banking system)

2025

Q1-2025

- *Fundamental market analysis
- *Expanding local activities
- *Agreement with European banks (Inclusion in the banking system)

Q3-2025

- *Addition of advanced modules
- Client module
- Legal firm module
- Package membership module
- Obtaining and wing credit

*European banks-Inclusion in the credi card system (Wisa/MasterCard)



- *Expanding Europe sales activities
- *Launch IOS, Android and Windows Phone App

Q2-2026

- *Sale of tokens for Step-5
- *Expending Asia sales activities

Q4-2023

*Transferring the values of revenue models to the investor

*Escoin Wallet app and

Q2-2024

- *Strategic partnership
- *Smart contract development
- *Token transfer between wallets
- *Negotiations with European banks continue (Inclusion in the banking system)

Q3-2024

- *Sale of tokens for Step-1
- *Strategic partnership
- *Start of basic app development
- *Negotiations with European banks continue (Inclusion in the banking system)

Q2-2025

- *Sale of tokens for Step-3
- *Incorporated of community feedback
- *European banks-Inclusion in the Debit card system
- *European banks-Interbank Escoin transfer

Q3-2026

Distribution of profit margin to token owners.



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