

# WHITE PAPER

DECENTRALIZED PLATFORM FOR SHARING  
EQUIPMENT, TOOLS, SKILLS AND KNOWLEDGE

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Author: ShareTool  
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Date: October 2018



# SHARETOOL

is the most comprehensive and simplest global solution for sharing all economic sources. All individuals (users) implementing the solution can easily transform the sources they own into value. With the same ease, they can search for sources they are not economically able or justified to own.

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# DISCLAIMER

## **IMPORTANT!!!**

**Please Read this section until the end.**

This white paper presents and describes ShareTool as the future of sharing economy across the globe and being a leader of the big economy market shift expected in the next few years. New technologies like artificial intelligence (AI), blockchain and smart contracts are allowing us to create a transparent and efficient platform using SHER tokens or FIAT to pay for various sharing services. ShareTool represents a token sale model for potential business partners and for end-users (customers).

The purpose of this document is to inform you about the ShareTool project and the possibilities of the ever-growing sharing economy. It gives you an overview of our project and a detailed development plan. It is up to you to decide if you will participate in our token sale and capitalize on the opportunities presented by the global sharing economy. All information in this document can be changed at any time without us giving any reasons, and this document does not represent a contractual relationship between us and you or the general public.

Our Token sale may be subject to local laws like tax, financial or others. You have to consult local legal authorities before you buy SHER tokens. If you are not sure about this opportunity, please do not take any actions based on SHER tokens. Purchasing of SHER tokens can represent a highly degree of risk, and if you cannot afford to lose all investments in SHER, please do not contribute in our crowd sale. You have to do all checks and due diligence on the SHER token and ShareTool opportunity at your own discretion. You are asked to learn more about SHER and the

ShareTool platform by making enquiries on all platforms where we are presenting our SHER project. Buying SHER does not mean you are receiving any dividends or other profits that ShareTool Ltd. makes. Having any amount of SHER is not giving you the right of ownership or management rights to any of our assets. SHER is a utility token and NOT a security token. If you have any issues in your country about using the SHER token, please stop using it and inform us about the situation.

This white paper does not have any legal significance and is not a part of any legal regulations to protect investors. It is also not examined by legal authorities in any country. Any information found in this white paper is not obligatory for founders, advisors or team members and does not need to be accurate by legal or financial stance.

ShareTool have the right to modify, delete from or put into this document any updated information at any time. ShareTool is also not obligated to inform you about changes made to this document. The Latest version of this document is available at <https://sharetool.io> and could be translated to other languages. In case of any conflicts, the official English version is always used as original document for solving any translated conflicts.

# ABSTRACT

**Share Tool.io is a company in the making. The company's foundations come from the vision of its creators Alen Mikelin, Aleš Ribič, and the group of experts from various fields who have confirmed the idea as a possible global solution to many significant problems in the world.**

Share Tool solves the issues of accessibility, management, and efficient use of sources. It also solves the issue of the sources' profitability, when they are either owned or possessed by some goods that can be in any shape or form. The goods may appear in the shape of a tool, a requisite, knowledge, experience, or time, all or which can be traded for some other value. We purposefully stick to the expression "trading value," since this gives the word "trading" a much wider meaning. Money is in itself just a way of expressing a value in a concrete currency. The currency can be either virtual, Fiat, or an actual, physical item, such as a potato or the time needed for a machine to perform a task.

Right now, a sustainable approach to the economy of the future is humanity's only long-term chance of survival, with Shared Economy being the condition for sustainable living. In reality, consumerist logic generates massive surpluses – may it be a vehicle we use to get to work, a machine we do not use throughout the working day, computer programmes, additional knowledges we do not use, or even toys. None of these is used 24 hours per day – we do not drive while working and we only use the computer programme a few hours per day. We do not take full advantage of the two, because they are both, literally and metaphorically, standing still most of the day. The situation is the same with toys – children do not play with the same toy all the time. All of these sources are actually waiting all the time for someone's need to use them – either when we go home after work, or during the time when we are not using them. If I have a tractor and it only takes me a few weeks to cultivate a field, it means that this €100,000 tractor will remain stationary for the rest of the year (probably more than 200 days per year).

In time, people change their attitudes towards things. Big, successful Shared Economy projects, such as AirBnb, have shown that people are willing to reject the uncomfortable feeling they get when they know that someone is sleeping in their bed and cooking in their kitchen. The most important contributing factor to this was technology. Through its insurance systems and smart contracts, technology makes sure that the exchange of personal sources is not a burden, but a compensating transaction for a temporary use of sources. Technology makes sure that such transactions are made without any problems.

# COMPANY

Business name	Sharetool.io
Short company name	ShareTool
Legal-organisational form	Ltd.
Prospective company headquarters	Podbreznik, Novo mesto, Slovenia, Europe
Company activity (description)	Socially- and sustainably-oriented platform enabled by IT to make smart use of its own resources, which individuals can use to build a better future for the community through the sharing economy platform.
Principal activity code (according to SKD)	
Codes of other activities (according to SKD)	
Owner(s)	Alen Mikelin, Aleš Ribič
CEO	Anže Klobčaver

**Table 2:** Company's basic information

# COMPANY'S FOUNDATIONS (GENES)

## **THE VISION:**

By implementing the simplest method of sharing resources in the world, SHARETOOL will become the fundamental global platform for a sharing economy. It will speed up the development of the entire global distribution economy and will positively influence the creation and efficient, fair and transparent sharing of all the added value that will be created.

## **THE MISSION:**

SHARETOOL is the most comprehensive and simplest global solution for sharing all economic sources. All individuals (users) implementing the solution can easily transform the sources they own into value. With the same ease, they can search for sources they are not economically able or justified to own.

## **VALUES:**

Our main value is honesty for people and the world.

Sharing is a value that has been given to us in the past, but at present the world is based on property to anything, including people. We want our world to be kind to all people, and people kind to the world, our planet.

## BUSINESS SECTOR

Judging by the employee structure, we could consider the company as one that fits the IT sector, but that would not be the correct description. The product, or platform, is much more complex. The company works in the growing sector of digital platforms that enable it to function within the framework of the Sharing Economy. With the growth of the self-aware sustainability-oriented society, the company directs its activities into building a platform for the good of the people. By giving the people a chance to share their own resources, whatever they might be, the platform enables them to not only share the resources, but also transform them into other forms of value, such as money.

Our platform functions as an intermediary between those who offer and those who seek (use) Sharing Economy sources. As the so-called "third party" in a value compensation transaction between those who offer and those who seek, the company, with the help of IT and artificial intelligence, makes sure that the two parties find each other, offer sources and negotiate. The company also assists with legal issues that come from sharing itself, with insuring the shared objects, and, in the end, with the transaction itself, when

the platform monetises its part as an intermediary. Artificial Intelligence in the platform ensures optimization of relationships between stakeholders in transaction processes, as well as for improvements and advanced templates to users in order to maximize their resources.

With the help of the Blockchain technology, we make sure that the entire communication and the transaction between the parties involved is entirely traceable, and that arrangements cannot be violated after being made. Blockchain also helps us to ensure traceability of a deal's insurance elements, the shared object, and the way money is moved around.

Because of the AI installed, we will be modifying the platform to cater to local needs, such as being in accordance with the legislation, catering to peculiarities of those who offer and those who use sources, and localising the user experience (UX).

The sector is very interesting for investors, since adequate investments can result in extremely favourable revenues. Due to it having an increased market and the fact that it is trading with the information of users, the sector can quickly become target of takeovers, additional investments, etc.

Figure 1. Startup funding (in billion US\$)

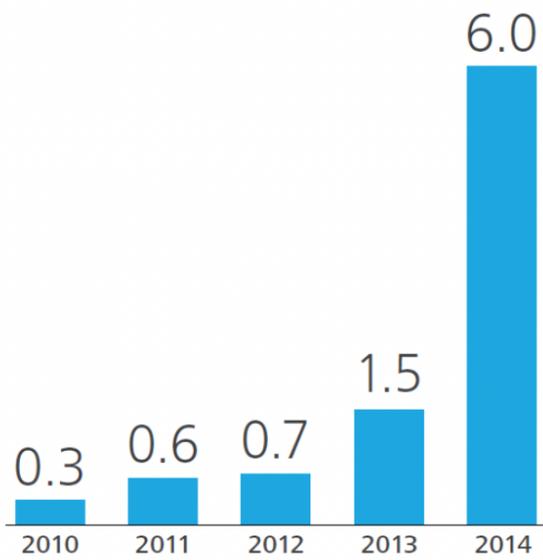
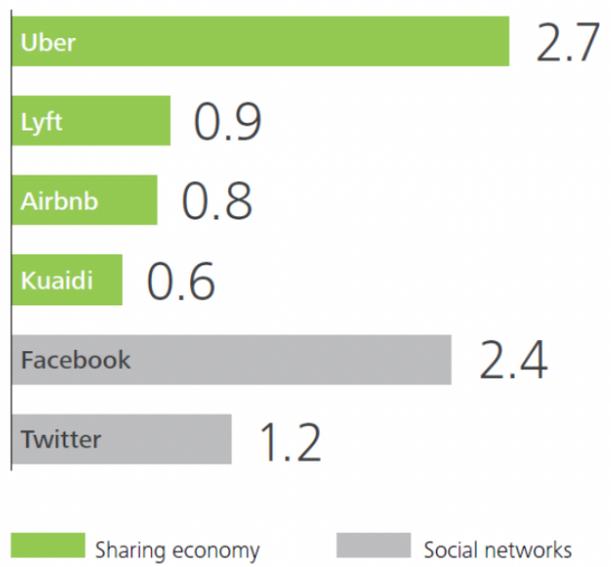


Figure 2. Funding by company (in billion US\$)



Source: Crowd Companies, CrunchBase 2015

**Image 1:** Startup funding, startup funding by company.<sup>1</sup>

## Organisational and market mechanisms for coordination

Based on the Sharing Economy model our platform will be using, we can talk about two types of mechanisms that will follow the platform in calculating its own revenue and manage relations with the users:

### **Organisational mechanism**

The first thing that a group of individuals that wishes to work together to complete a task needs to do is to organise itself. They may decide to work as a team, choose to select a leader/supervisor, or to standardise their working processes, the product, knowledge, competencies, or their norms. The mechanism determines the level of control the platform exercises on its users or the level of interference with the interactions (procedures, etc.).

### **Market mechanism**

The price is determined on the basis of supply and demand and includes all the information needed to calculate a given transaction. The end price may also be calculated on the basis of basic prices and adjusted commissions. The mechanism also plans the accounting schemes, which the individuals may either choose to follow or are obliged by the platform to do so. The mechanism determines the intensity of rivalry between the offerors. Intensity means that the platform works to increase competitiveness in offerors. The commission level per each individual transaction is also dynamic.

**ShareTool** uses the Combined Organisational and Market Coordination Mechanism. It calculates appropriate prices by using complex algo-

rithms and by standardising the processes and other offers (including the standardisation of transactions). Although the mechanism defines and suggests the prices, it does not prescribe them to its users. The mechanism's suggestions and consultation allow its users to make better decisions on setting the prices to compensate for their sharing on the platforms. This is due to the fact that the concept is based on more lenient agreement relations between the offerors and offerees. At the same time, through its other services, the mechanism confirms the need to use a platform, since it offers a guided recording of an agreement in the form of a mutual Smart Contract, which is included in the transaction by means of the Blockchain technology.

The platform follows all interactions and transactions and transforms them into a big data foundation for later decisions and implementations of AI, in order to get the best possible basis for various algorithms that help to create a unique user experience.

In the later stages of development, we plan to use traditional currencies, so as to enable easier executions of transactions between users.

### **Tax concern:**

According to the European Commission<sup>2</sup> (2016), when the platform sets the final price to be paid by the user or when the platform sets additional terms and conditions, which determine the contractual relationship between the peer provider and consumer, the platform can be considered as providing the service itself.

<sup>2</sup> <http://europa.eu/rapid/latest-press-releases.htm>

# The Rise of the Sharing Economy

Shared Economy is especially important for communities in developing fields. Big investments in internet infrastructure give way to a faster entrance of technology into these fields than financial aid to purchase certain types of work equipment does. This is why people in India, China, Africa, and South America are able to purchase smartphones sooner than they are able to purchase machines (and become mechanised), which are, of course, also worth a lot more money. A tractor or a set of tools would benefit small communities more than anything else, since it would enable a faster large-scale cultivation of land and the production of food and other saleable intermediate products. Providing such means is necessary in such areas for the production of food, while in developed economies, it is important because of the effects of circular economy, which result in the need for the communities to reduce their consumption. This is why it would be very important for these communities if their towns were to decide to reduce traffic in order to reduce consumption, in the same way as it would be important if the towns were to decide to get rid of stationary traffic in order to save space.

The sharing economy opens avenues to the distribution of wealth, which for some, could be a lifeline. As a result, it increases the supply of goods and services, which makes them more affordable, and will result in downward pressure on the cost of living and inflation. According to an analysis by PWC in 2016, the sharing economy activity across Europe has accelerated over the past two years, with 77% growth in transaction value and 97% growth in platform revenue. PWC predicts that the European sharing economy will increase 20-fold to €570 billion by 2025, up from just €28 billion in 2015. Globally, the sharing economy is expected to be US \$3.1 trillion by 2025.

We cannot forcefully gain people's trust in technology. The users must trust the technology. This is why our platform is completely transparent, including value (money) transactions, as well as the rules for lending or sharing. The BLOCKCHAIN technology, with its systems of smart contracts and regular insurance of properties to trade with, presents a helpful way to secure all the arrangements and provides transparency of the entire chain of transactions.

The additional valuable factor of the Blockchain technology is the fact that it provides an advantage over the competition. The transactions, which are regularly recorded, prevent break-ins changes, and subsequent, evidenced changes. Smart contracts are, of course, also one of the fundamental elements of Blockchain. They enable an accurate overview of arrangements between two involved parties, including the insurance contract. This provides a way to solve two very important issues: localising the agreement, and preventing third parties from interfering with the agreement or the results of the transaction.

We have outlined the development of the platform clearly, and although the dynamics of the project depend on the investors and their demands, we realise the importance of staying on the same, common track

## Positive attitude towards Sharing Economy is increasing

Throughout the years, the buyers' interest for sharing has been increasing. Instead of purchasing an item itself, the buyers can now simply just pay for the time they are using the item. This is also the reason why more and more people are willing to make use of this option.

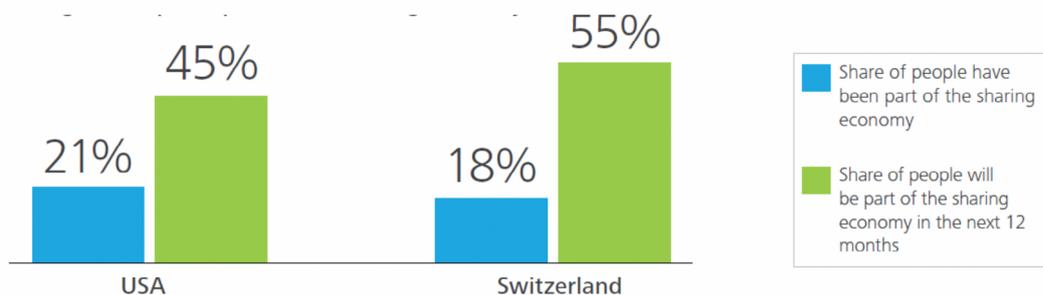


Image 10: Willingness to participate in the sharing economy / USA and Switzerland

Today's established comfort level with conducting online transactions has opened the door for sharing personal property via the Internet that may have seemed unfathomable even a few short years ago. Companies on and offline need to understand how to respond, given how many people are interested in participating, both geographically and among all age groups. Most importantly, they need to recognize that, at some point in the not-distant future, if it can be shared, it probably will be shared. The most dramatic effect will be on manufacturers and retailers who make or sell products that are used only occasionally.

Sharing communities are already creating new value and disrupt existing businesses. The consumer rental market alone is worth an estimated \$26 billion overall; what started as a modest income boost for some has turned into a pipeline of revenue that is cutting into that market as well as adding to it. See infographics below:

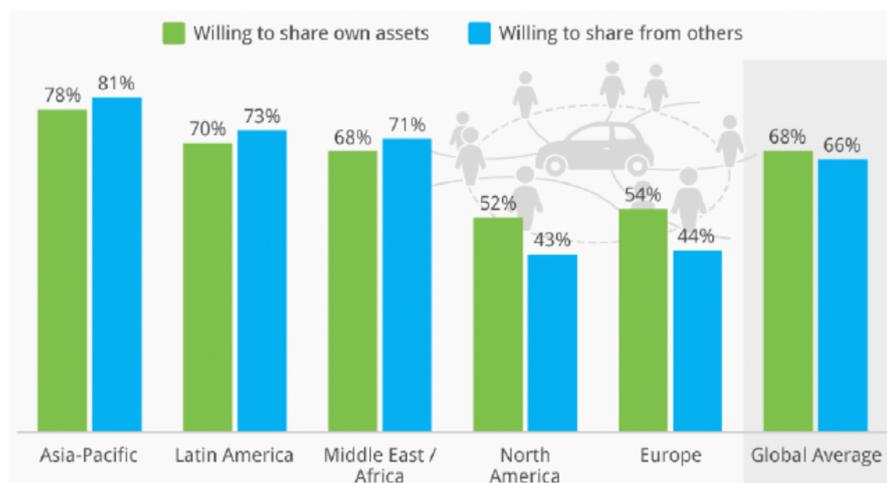


Image 11: % of online consumers willing to participate in sharing communities  
There needs to be an asset, whatever it may be.

Which factors are key when deciding whether to purchase your products/services (price, quality, unique nature of product/service, manner of delivery, warranty, etc.)?

1. Internet
2. Having a valuable asset or being in need of a service. (any asset, any value)

# BUYERS

A SEP (Sharing Economy Platform) is an intermediary, a matchmaker, and party a regulator in exchanging things and services. The buyers can take on the role of offerors and consumers at the same time. SEP is the one that enables the connection for someone who wants to exchange something they own (a resource of theirs) for a different value – may it be money or temporary tokens – or for something somebody else owns or for the service somebody else can provide.

We are talking about a platform, therefore we have the so-called offerors on the one side, and the offerees (users) on the other. With the help of algorithms and SEP's rules, the offerors can connect with the offerees and offer them either things or services, which the offerees need and are willing to compensate the offerors in order to be granted their use. It is possible for both the offerors and the offerees to take on both roles at the same time, as long as they are exchanging their own sources.

In all cases, SEP is the one that demands the users to pay for a specific part of the transaction either in the form of a dynamic commission or a fixed share.

We are talking about practically all types of exchange – B2B, B2C, C2C, C2B. “P” refers to “peer,” which refers to an individual user, and cannot be equated with the term “customer,” because that would give it a different meaning. So all interactions can be described as P2P. The relationship between SEP and the end user could be considered as B2C in the cases of Uber or Handy, where SEPs act as sellers of services. In these cases, SEPs become very similar to traditional companies.

Therefore, ShareTool is not a traditionally organised company with clients. All users of the platform, however, are payers and therefore “buyers.”

## B2B

Using ShareTool for B2B services is typically when businesses share services and assets among each other. Just like in peer-to-peer sharing, the B2B ShareTool ecosystem works by unlocking the value pent up in underutilized assets. This ecosystem takes things further than the usual consumer-focused sharing because it provides businesses with services and products they likely wouldn't have access to or couldn't afford to purchase outright. In fact, with ShareTool, businesses could find each other, make offers and agree on a contract to do business together by sharing resources in just minutes using our DApp. This is usually almost impossible with the traditional model which takes quite a lot of time and negotiations to pull off. This way, companies can streamline their business processes by sharing resources; enabling them to operate faster with less red tape as well as allowing them to react quickly to market changes in a less expensive and more efficient manner. The promise is to encourage companies to pay for only what they need, which facilitates greater efficiency and drives a higher bottom line.

## Benefits:

LESSER OVERHEAD

BETTER MARKET ADJUSTMENTS

HIGHER ROI

FASTER GROWTH

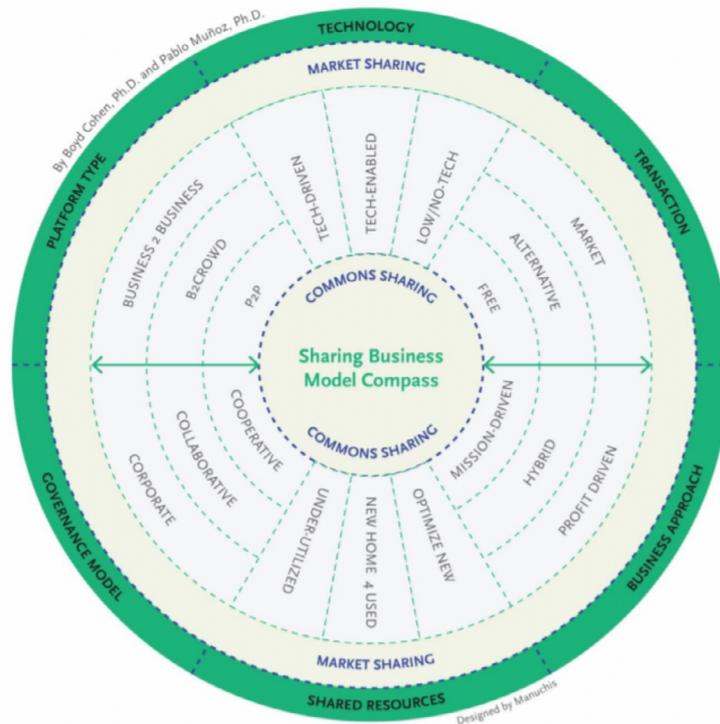


Image 5: Sharing Business Model Compass (Cohen 2016)<sup>5</sup>

## B2C / C2B

The ShareTool B2C ecosystem promotes a wide variety of commercial offers in one place. Our B2C is like a one stop shop for users to find and rent tools and consultancy services offered by businesses. On our platform, companies will typically offer their tools and services to users like they usually do via their websites and digital platforms; but the catch is, ShareTool B2C offers a concentrated network with a seamless transaction process to help local companies become global in a fast and easy way. Imagine sharing knowledge or skills globally or sharing software licenses when you are sleeping. Endless possibilities. Our AI system also offer businesses the right targeting insights needed to make the needed adjustments to customer needs and capture more market share. For traditional businesses looking to capitalize on the growth and gains of the sharing economy merged with the blockchain technology, this is the right avenue to maximize profits and build a global brand.

<sup>5</sup> Sharing Business Model Compass (Cohen 2016), VTT Technical Research Centre of Finland Business, Innovation and Foresight, Salla Paaanen, Research Scientist

## Benefits:

GLOBAL PAYMENT FLEXIBILITY  
MAXIMIZE PROFITS  
MORE TRUST  
SEAMLESS MANAGEMENT

### C2C

The ShareTool P2P ecosystem functions in a way that all participants are presumed equal. It functions just like a typical peer-to-peer platform where people with similar interest, income and around the same group, meet to share items or skills with each other. Similar P2P models that have gained traction in the mainstream sharing economy as of today include; Airbnb and Uber. Recent statistics show that this C2C class will be responsible for the shrinking of the B2C class since C2C sharing enjoy more personal interaction than other classes. Furthermore, With C2C ecosystem come the flexibility and freedom to change roles. A renter today may come around tomorrow to share their own tools and skills. This promotes a well-rounded community with more beneficial conditions (making and saving money) as well as evenly spread and natural growth within the ecosystem.

## Benefits:

NO FORMALITIES  
PRICE FLEXIBILITY  
ENCOURAGES COMMUNITY BUILDING  
FREEDOM TO CHANGE ROLES

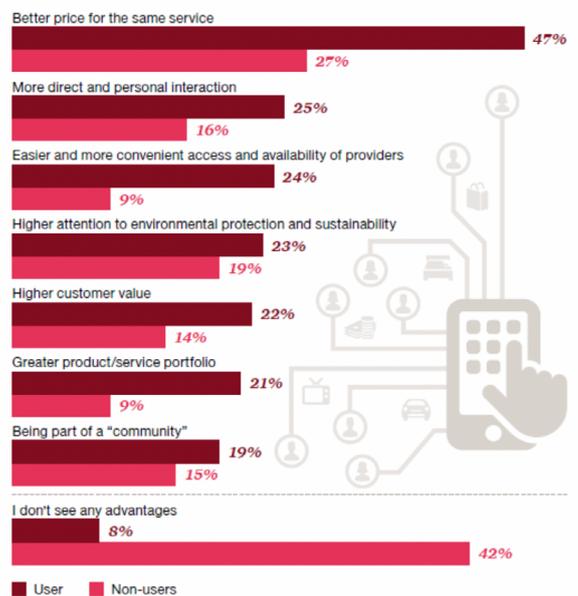


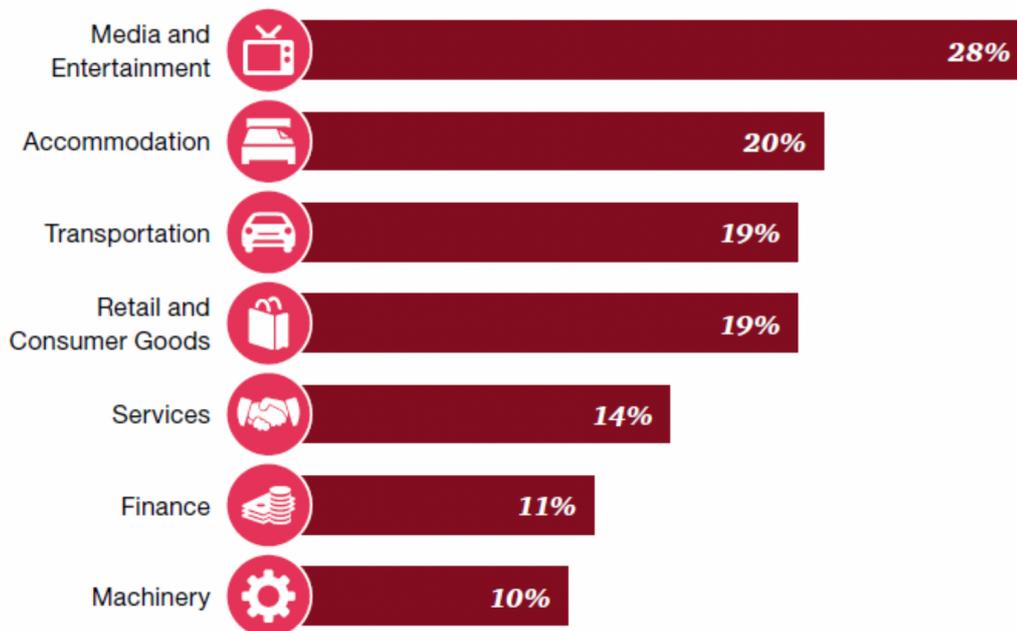
Image 6: Perceived benefits from Share Economy usage <sup>6</sup>

<sup>6</sup> PWC Share economy 2017; feb 2018

# MARKET SIZE

Our platform's target goals are China, India, Africa, Asia, South America, Russia, and EU-global market as a final goal.

PWC research tells us more about the depth of ShareTool's market.



**Image 12:** PWC: Share economy usage within the different industry segments<sup>7</sup>

<sup>7</sup> Share Economy 2017, Published by PricewaterhouseCooper GmbH; auth: Prof. Dr.Nikolas Beutin, February 2018

<sup>8</sup> <https://www.juniperresearch.com/resources/infographics/sharing-economy-market-snapshot-2017>

Total Sharing Economy Revenues, Split by Key Regions in 2022



Image 13: Total sharing economy Revenues, Split by Key Regions in 2022 <sup>8</sup>

### What are people willing to share:

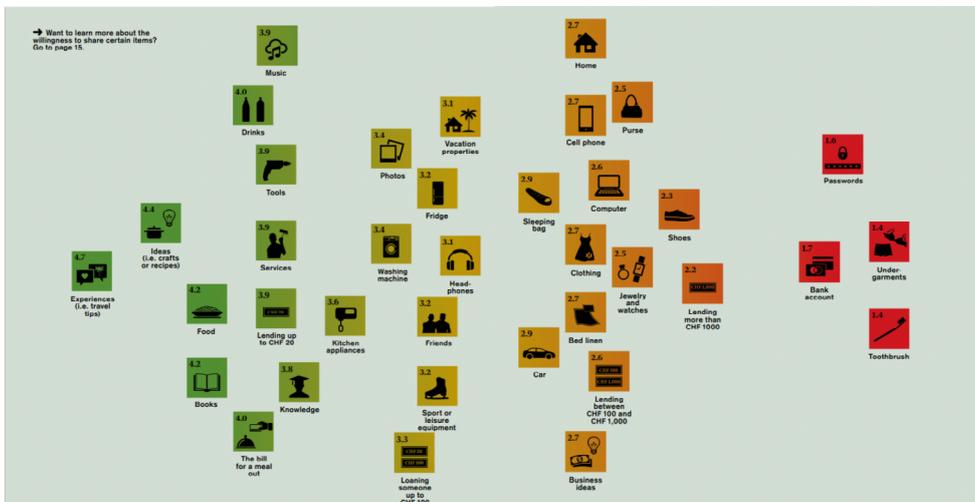


Image 14: Willingness to share certain items? <sup>9</sup>

<sup>9</sup> <https://www.juniperresearch.com/resources/infographics/sharing-economy-market-snapshot-2017>

<sup>14</sup> Global Investor 2.15, Expert know-how for Credit Suisse investment clients, INVESTMENT STRATEGY & RESEARCH

## SIZE OF TARGET MARKETS

This is a list of countries by smartphone penetration in 2018. These numbers come from Newzoo's Global Mobile Market Report 2018 (the numbers were last updated in May 2018) [1] and are based on a model which takes into account a country's economic progression, demography, online population, and inequality.

Table 3: List of countries by smartphone penetration <sup>15</sup>

Rank		Total Population	Smartphone Penetration	Smartphone Users
1	United Arab Emirates	9,543,000	82.2%	7,845,000
2	Sweden	9,987,000	74.0%	7,391,000
3	Switzerland	8,524,000	73.5%	6,268,000
4	South Korea	50,897,000	72.9%	37,114,000
5	Taiwan	23,611,000	72.2%	17,050,000
6	Canada	36,958,000	71.8%	26,531,000
7	United States	328,836,000	71.5%	235,156,000
8	Netherlands	17,085,000	71.0%	12,129,000
9	Germany	80,561,000	71.0%	57,200,000
10	United Kingdom	65,913,000	70.8%	46,639,000
11	Belgium	11,513,000	69.7%	8,020,000
12	Spain	46,117,000	69.5%	32,069,000
13	Australia	24,967,000	69.3%	17,292,000
14	Azerbaijan	10,070,000	69.1%	6,961,000
15	Italy	59,788,000	68.5%	40,938,000
16	Saudi Arabia	33,300,000	68.3%	22,748,000
17	Portugal	10,229,000	68.0%	6,954,000
18	France	65,206,000	67.8%	44,225,000
19	Czech Republic	10,563,000	67.3%	7,106,000
20	Poland	38,523,000	66.5%	25,635,000
21	Malaysia	31,571,000	66.5%	20,980,000
22	Greece	10,872,000	63.4%	6,896,000
23	Romania	19,105,000	60.6%	11,575,000
24	Chile	18,493,000	60.4%	11,166,000
25	Russia	143,261,000	58.7%	84,075,000
26	China	1,393,686,000	55.6%	775,028,000
27	Turkey	81,086,000	55.2%	44,771,000
28	Argentina	44,692,000	53.0%	23,668,000
29	Japan	125,738,000	51.9%	65,282,000
30	Mexico	131,788,000	46.2%	60,870,000
31	Thailand	68,416,000	44.6%	30,486,000
32	Kazakhstan	18,256,000	43.5%	7,934,000
33	Iran	81,810,000	43.2%	35,366,000
34	Brazil	212,873,000	42.8%	91,191,000
35	Peru	32,554,000	42.3%	13,765,000
36	South Africa	55,867,000	41.6%	23,242,000
37	Colombia	49,469,000	41.1%	20,352,000

38	Venezuela	32,328,000	40.1%	12,964,000
39	Morocco	35,652,000	39.3%	13,995,000
40	Algeria	41,730,000	38.1%	15,887,000
41	Egypt	97,007,000	36.7%	35,622,000
42	Vietnam	96,357,000	30.1%	29,043,000
43	Ukraine	44,170,000	28.6%	12,649,000
44	India	1,358,138,000	28.5%	386,934,000
45	Philippines	105,341,000	27.2%	28,627,000
46	Indonesia	266,357,000	25.4%	67,570,000
47	Iraq	39,751,000	24.2%	9,627,000
48	Nigeria	196,753,000	18.5%	36,445,000
49	Pakistan	200,663,000	11.6%	23,228,000
50	Bangladesh	166,735,000	5.4%	8,921,000

We can consider all the states where smartphone penetration exceeds 10% to be ShareTool's market. Therefore, in the area that is home to about 5.5 billion people, there are about 4 billion smartphone users.

Even though penetration in these areas is high, it is especially interesting to consider developing markets such as India, where the otherwise low penetration of 28% still offers a lot of users (more than 330 million), due to the state's large population. We shall use similar logic when considering other, similar markets and test them as we go. The developing internet infrastructure will make sure the penetration is higher in these markets in the following years.

The other big market we will focus on is China and than Russia. Due to their immense size, we need to focus on individual steps when tackling such markets.

Especially in rural areas, it is very difficult to invest in entire machines, but it is much easier to use an entire machine with the help of Sharing Economy, which also justifies the investment into the machine. The quick shift to using modern technologies provides more motivation and fewer obstacles for new offerors of items and services in SEP's portfolio. The increasing number of users automatically increases the supply, which in turn increases the number of transactions. This is the basic condition for the company's sustainable financing.

We thus focus also on South American and African markets.

**Therefore, the potential market altogether amounts to 4 billion users** of smart devices. By the time Stages 1 and 2 are completed, this number may also grow. We believe that every one of these individuals possesses certain sources, which they can potentially share.

The disruptive manner people are being employed nowadays reflects in an even higher dependence of individuals on external sources of financing – either searching for new ways to make money, or to at least be compensated for a machine they lend to someone. According to the University of St. Gallen's research, **about 55% of the Swiss population stated that they would make use of at least one Sharing Economy form in the next 12 months.**

Although Switzerland might be more progressive than the average US population, the number in the US is also not to be ignored – 45%. 21% of Americans are allegedly already making use of at least one Sharing Economy form. The expected growth of Sharing Economy users therefore amounts to about a 100% within a single year. This comes to show that Sharing Economy is becoming very popular, which is very promising for ShareTool.

ShareTool will use a gradual approach to taking over individual markets. We predict that the markets with the highest potential for fast growth will be chosen. The strategy for individual states will be prepared after the careful analysis in Stage 2 of ShareTool's platform development and test projects.

% of U.S. adults who own the following devices <sup>11</sup>

	Any cellphone	Smartphone	Cellphone, but not smartphone
Total	95%	77%	17%
Men	95%	80%	16%
Women	94%	75%	19%
Ages 18-29	100%	94%	6%
30-49	98%	89%	9%
50-64	94%	73%	21%
65+	85%	46%	40%
White	94%	77%	17%
Black	98%	75%	23%
Hispanic	97%	77%	20%
Less than high school graduate	90%	57%	33%
High school graduate	92%	69%	24%
Some college	96%	80%	16%
College graduate	97%	91%	6%
Less than \$30,000	92%	67%	25%
\$30,000-\$49,999	98%	82%	15%
\$50,000-\$74,999	98%	83%	15%
\$75,000+	98%	93%	5%
Urban	96%	83%	13%
Suburban	94%	78%	16%
Rural	91%	65%	26%

# INDUSTRY HIGHLIGHTS

32%

Cheaper than  
Traditional rentals

€3.1 trillion

Worth of transactions  
in globally by 2025

28%

Of Adults actively renting  
and sharing

71%

Increase in capitalization  
since 2014

\$351 Million

Average monthly  
capitalization in 2018

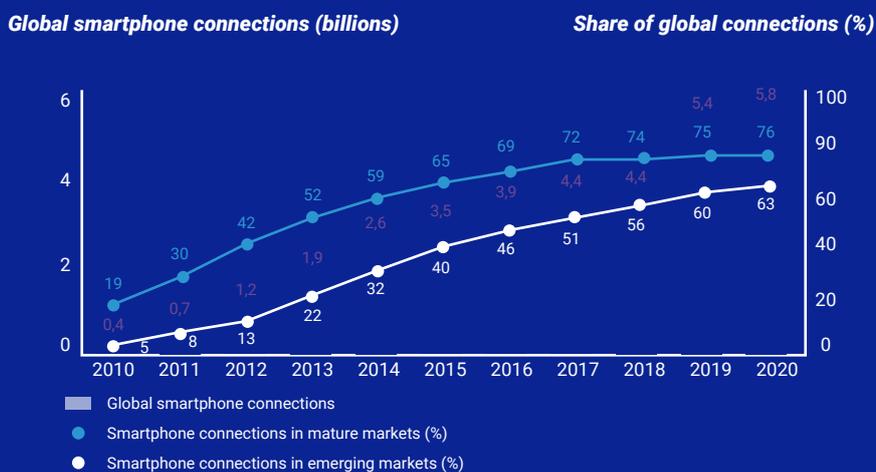
\$140 Billion

Global Market  
Value

# Triggers & Trends

Smart Phone adaptation: The sharing economy could eliminate the inconveniences of traditional leasing, such as the need to arrange for pickup and delivery and reduce the transaction costs that prevent two parties from finding one another, negotiating, and closing a deal. Taking advantage of technology; owners could photograph, list and verify goods on the platform and transport them to renters. This approach highlights two critical developments that have implications for transaction costs and the future of the sharing economy. First, smartphone penetration is rising sharply, especially in emerging markets, providing a strong launch pad for sharing services. More than half of all mobile connections currently involve a smartphone in those markets, and the share will approach two-thirds within just a few years. This growing foundation will enable and encourage innovations related to the sharing economy for newly accessible consumer groups.

## Smart phone adoption by GSMA



Sources: GSMA, The Mobile Economy 2016; BCG analysis.

Smartphone adoption will drive the sharing economy especially in emerging markets

<sup>3</sup> GSMA, The mobile adoption analysis by BCG

# Triggers & Trends

1

## CONNECTIVITY

Sensing, connectivity, and data are merging into a single system; navigating a World of Digital Disruption. Now, every person and object of interest is connected to the other. This leads to the conclusion that in the not-too-distant world, potential renters will have an instantaneous view of the availability and condition of shareable goods because they will all have an online presence. In this connected and frictionless world, intermediaries and matchmaking will decline because buyers and sellers will begin to interact directly.

2

## LOGISTICS OPTIONS

As the options for self-driving cars, drones, and delivery robots come online, the effort and expense of transferring goods will fall and the potential market for shareable goods will expand geographically.

3

## APPLICATION OF MULTIMODAL TECHNOLOGY TO THE CROWD

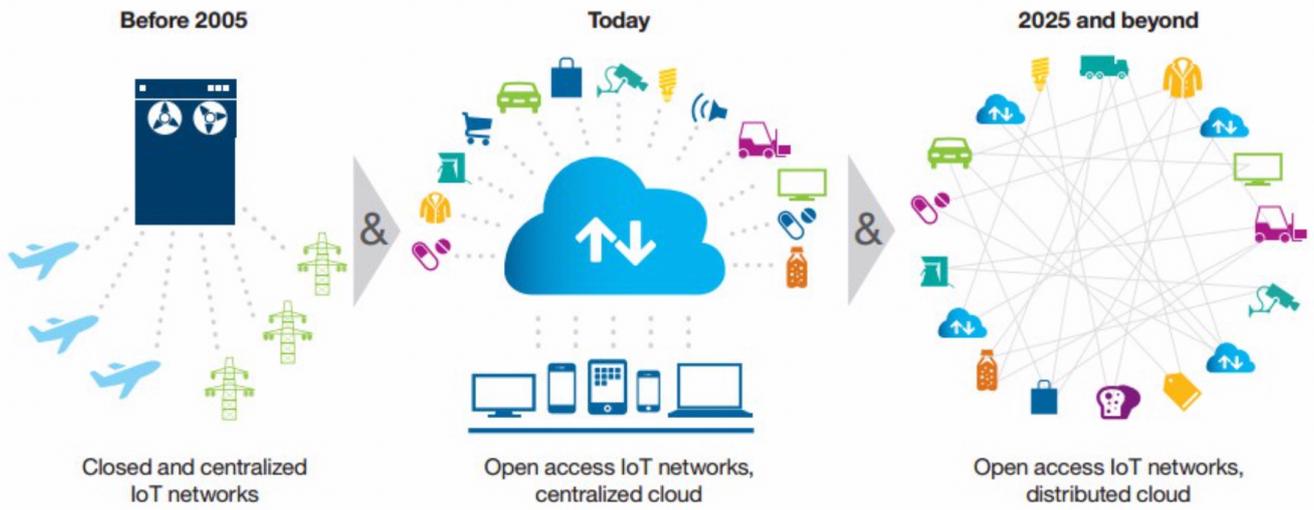
As the options for self-driving cars, drones, and delivery robots come online, the effort and expense of transferring goods will fall and the potential market for shareable goods will expand geographically.

4

## BLOCKCHAIN

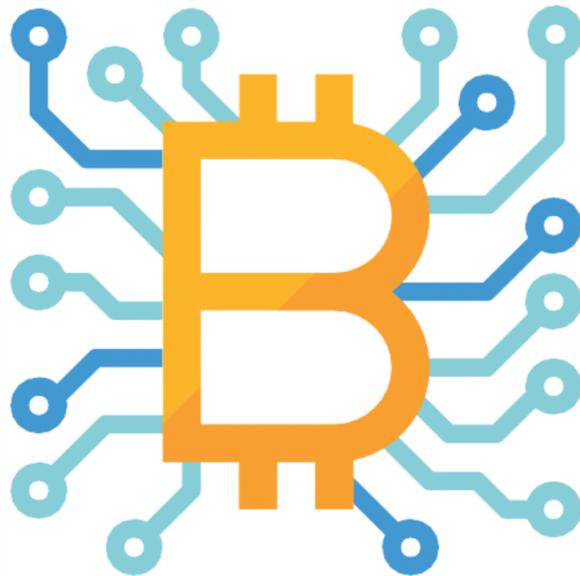
Blockchain, “smart contracts,” and other code innovations that regulate payment, enforcement, and terms and conditions are rapidly maturing. A Blockchain—a sort of distributed ledger—can help document asset provenance, usage history, and identity. The Ethereum Blockchain—one of several competing ledgers—supports smart contracts that automatically release the payment when certain conditions are met.

# Triggers & Trends



- Trusted centralized human systems are shifting to Trusted decentralized networks

# Blockchain as the Future of Sharing Economy



According to research, the fusion of Blockchain and the sharing economy may create a revolution that will transform the global economy and distribute wealth beyond certain companies and individuals. The Blockchain can help energize and unlock the sharing economy by making it cheaper to create and operate an online platform. For example, transactions could be coordinated by self-executing smart contracts or performed at lower cost by other small competing providers. Instead of storing information in one location the Blockchain can effectively manage and track a normative set of information by making multiple copies and distributing them across all the nodes of a network. These nodes don't have to be people; they can be things. This is what makes the Blockchain a potentially powerful accelerant of the sharing economy as it gives a property the ability to know who its owner is.

Furthermore, anything with an internet connection can hook up to a Blockchain, which means anyone with an internet connection can have a perfect record and identity of who owns what. So, let's say I rent out my tractor on a platform like ShareTool. By utilizing Blockchain technology, I could program the engine to start only for the duration a person has reserved and automatically paid for it and lock the engine once that time has elapsed.

# How Blockchain will disrupt the Sharing Economy

1

## DECENTRALIZATION

With the integration of the Blockchain, people can freely transact in decentralized sharing and renting marketplaces without rent-seeking middlemen. This will then eventually eliminate excessive transaction fees, reduce censorship and redistribute value back to the community.

2

## TRANSPARENCY

With the Blockchain, the sharing economy will enjoy the luxury of open analytics, due to the transparent way in which transaction data is being stored and shared on the Blockchain. Through the use of the public ledger, each piece of data can be verified by anyone in a way that traditional renting systems can't.

3

## ENFORCEABILITY

Corporations can become greedy and renege on their early promises to customers, but the Blockchain through its smart contract, ensures that both renters and users agree on a fair price and that all benefits of the transactions are enforced without external manipulation.

4

## FAST & SECURE

The Blockchain provides a new payment resolution system for the sharing economy by integrating a lightning fast, and trust-less payment system that works cross-border. With the risky and slow process of exchanging fiat currency for use in other countries, Blockchain systems are almost universally global.

# The Ecosystem

Digital transformation has been at forefront of many organizations strategies in recent years and continues to be a critical factor for business success in the year ahead. Companies have been increasingly integrating their core business functionalities with third parties and their platforms, building a digital environment to grow revenue. However, with newer technologies such as the Blockchain, the manner of execution could be shifting towards a new paradigm of platform-based business and technology innovation. The idea of sharing tools and knowledge in the thriving sharing economy makes for an interesting ecosystem that may begin to change the way businesses are run; and fostering seamless private-public partnerships on the interweb like never witnessed before.

This ecosystem where sharing of tools and knowledge is done in a connected decentralized environment is creating innovative ways for businesses to co-ordinate activities such as sourcing equipment and hiring expertise, while individuals can offer their skills and earn an income by sharing tools. The ShareTool platform is leading in this space, and we are creating the right environment for individuals and businesses alike to become enablers in a connected ecosystem of customers, vendors and partners that can efficiently exchange value between themselves. The enablers in this ecosystem include:

- **Skilled Personnel's:** Skilled on using equipment and knows how to source for them  
**Rental Businesses:** Traditional rental businesses looking to take advantage of online platforms
- **Small Scale Businesses:** Small scale businesses looking to scale their business tasks and build larger networks
- **Individual Owners:** Individuals looking to make side profits from sharing their everyday home equipment and their skills

# ShareTool: A solution for resource problems

**We are developing a platform for sharing any assets and converting them into value, a platform that is incredibly easy to use and for everyone.**

With our platform, we make your resources live and profitable!

Your resources can be your tools, machinery, equipment, accessories a place or simply something you know or do. It could be as simple as your van that you use occasionally or the time you share with somebody. Share it and get some value for it. Share it more and get profit from it every day!

## **What problem do we solve?**

Today's traditional economy is already mature. Because of high demand for earth resources and food, all economy is trying to adopt. We are in a moment where current economy is becoming unsustainable. Demand is too big and manufacturers are producing even GMO to satisfy demand. Steel factories are buying old steel to re-use it. And all this is because world population is growing fast. Growing population also bring unemployment so it is multi-layer problem. A lot of young population willing to work, is staying home looking for job. Our platform enables anybody to benefit from using it. Middle class will grow, social life will be better, more people will interact between each other. All this just using our platform. Thanks to sharing economy we will enable using same product more times, so this means less pollution on the earth, better life, higher possibilities to earn and benefit for the people with or without the job.

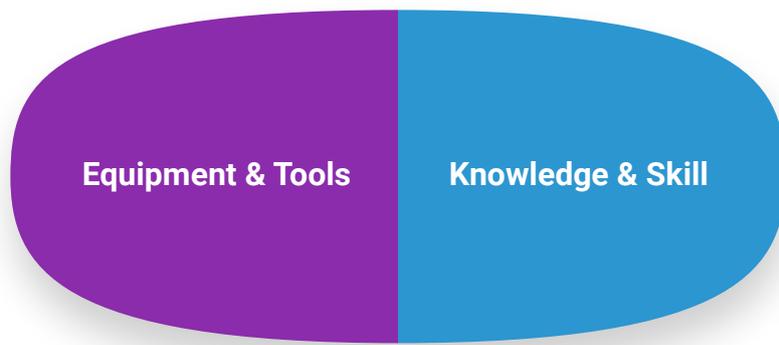
**We are solving 2 major problems: Accessibility and complexity of assets.**

Having valuable resources and not sharing them means that you can't get new value for it. Our community would grow, develop and prosper if individual ownership could be shared. Having a job is the same exchange – time, knowledge – resources - people exchange for money. Sharing resources of great value is conditioned by laws, insurance and marketing. Sharing resources of smaller value can't justify that cost.

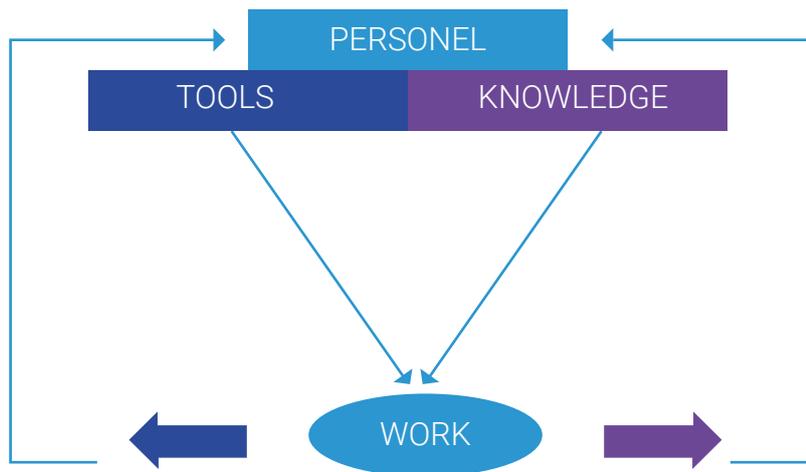
When you finally find someone who offers those resources, another problem arises: sharing things is not simple these days, so most people don't trust it. There are numerous obstacles: possibilities to do it fast, legally and transparently are non-existent or rare.

## **Sharing equipment, tools, skills and knowledge**

Sharing tools and knowledge together is very important for the sharing economy market as it poses more potential for sustainability. Sharing tools, especially machineries can help reduce the global carbon print and warming at a time such as this when it is more crucial than ever before. Machinery shared in a neighborhood daily translates to one less of the same item and one less day's pollution. Likewise, the skilled knowledge shared to operate said machineries or tools will translate to having optimal performance, on-time maintenance and maximum utility off the items. This shows that Knowledge and skills together with tools is the right way to grow this new market.



Because we understand the potentials and limitations of this market, we've created ShareTool so as to provide a robust platform that will support the effective sharing of tools as well as the needed skills and expertise. Through our community of tool and knowledge sharers, we hope we can foster the right connection and build supportive ties within participating localities. So, why not dust off that vacuum cleaner or that washing machine and generate some extra income? You will also be helping your community to prevent unnecessary purchases and minimize wastage by offering to share your tools and your skills.



## Our solution

ShareTool is the next generation AI sharing economy platform built on the Ethereum blockchain. Our goal is to create an alternative solution to the problems of the traditional sharing marketplace. We provide value to our users with seamless tools, and knowledge sharing merged with a

transparent payment system. We are seeking to power a decentralized tools and knowledge sharing marketplace to mitigate the underlying problems and risks associated with the traditional sharing economy. Our solution will be built on the blockchain to avoid the cost, management hurdles and trust issues that have become the norm in most sharing platforms today. We are aiming to have SHER tokens, which sharers on our platform will use in making transactions for tools, equipment, accessories and services like knowlage and skills shared. This process will be managed effectively using blockchain and the smart contract. We are launching ShareTool because we know the problems of the sharing economy and we understand the clamor for change by sharers and renters alike. With the sharing economy contributing over €40 billion in earnings in Europe alone since 2015, most platforms taking a hefty 20% cut off that sum and traditional rentals are 32% expensive, there's a clear opportunity to cut out middle men and embracing him where needed (a middle men can ad great value to the process), no hidden cost, and help sharers get their hard-earned income paid in full.

ShareTool is seeking to foster a strong community of sharers and renters, who are well protected from being cheated and held hostage by traditional sharing platforms. We want to provide a marketplace where everyone gets the full benefits for their asset; a platform that is incredibly easy to use and for everyone.

We are developing the easiest solution in the World for sharing your resources to everyone. Our unique concept is **EASYSHARE = "Sharing easy for everyone."**

**Our key is in the unique concept and the formula of 4 x E:**

Sharing is **EASY.**

Sharing is **EXPERIENCE.**

Sharing is **EARNING.**

Sharing is **for EVERYONE.**

## **EASY is in our DNA.**

Everything we develop is designed to be easy. By easy we mean easy to use, easy to access and easy to earn. We aim for sharing on our platform to become a special experience. Growing earnings and lowering expenses for our users is our mission. With everyone we mean: Person-to-person. Person-to-organization. Organization-to-person. Organization-to-organization. 4xE will be achieved by using the blockchain technology, Artificial Intelligence and social media concepts (with special usage of Telegram).

Compared to other share economy projects, ShareTool platform has his own currency (called SHARE token) that will help users share more and more. Compared to other Blockchain projects, ShareTool is embracing the middle man, not disrupting them.

Here are the reasons why you should choose ShareTool:

### **It's Easy**

The ShareTool platform is built with clarity in mind, with a simple user interface. This makes navigation around the app incredibly easy to use and ensures that the sharing process is made as simple as possible with a single click. It doesn't matter if you are experience user or someone who have smartphone first time in his hand.

### **It's secure and insured**

The ShareTool client will feature 2-factor authentication to protect users. Insurance fees are paid and assigned in the smart contract in the case that anything goes wrong while performing a particular agreed task. Also we will partner with insurance companies and inbuilt dispute voting system. AI will help us predict and prevent fraud-from fake provider information to security breaches (history data, anomalies in activity, attack patterns)

### **It's Fast**

Its Immediately. No-glitch blockchain network will ensure that contractors and users

can quickly work together and payments are processed faster for each assigned contract.

### **Guaranteed Earnings**

With our platform, there are no middle men or incentivized agents to take cuts or commissions off your earnings. Whatever tools or service you share, smart-contract takes control of all payments in full.

### **It's Decentralized**

Without entities to manipulate contracts, the ShareTool platform will ensure that sharers collaborate within a decentralized network community where reasonable limitations are in place to control how contract disputes are handled.

### **Help us save the world**

Sharing economy is about using things we already have instead of buying them. Buying less means producing less. Producing less means led carbon dioxide. Manufacturers will still benefit making higher margin.

### **Social media concept**

Social network platform for sharing experience. Our platform enables the organization of social groups on the basis of equal values, social groups that participate, organize events, meetups on the basis of the same things, such as the industry in which they operate (say, small farmers), locations (farmers of a region), similar production items with the same machines, they exchange experience with the management of machines for better use, repairs, insurance costs, ...). In certain regions and countries, such as India, where caste is dominated by individual industries, our platform can facilitate the exchange of views outside of limited groups. It is not therefore the expectations offered by Facebook or Instagram, but partially business-oriented groups that can communicate as groups as groups, individuals with groups or groups urge individuals to collaborate with each group.

## Corporate social responsibility

Sharing economy is about building stronger communities. As resources become more constrained and waste is seen as a resource, some argue that more cooperative platforms will help to give access to goods those who can't afford them, accelerate more sustainable consumption.

## Smart Contract & Insurance

For a platform as integral as ShareTool, it's important to put in place measures that will protect both contractors and users in the sharing process. With a help of smart contracts, all transaction details and contracts between sharers and rentals will be spelt out for all parties to see. Also, every contract comes with an insurance – which is paid in SHER tokens to protect workers in case anything goes wrong during the course of fulfilling agreed tasks. Once a contract is understood by both parties and the required SHER tokens are held in user wallet, smart contract takes place and made transaction available in the distributed ledger. All insurance paid for each contract will also be included and assigned in a separately for precautionary disbursement. These elements combined keep the ShareTool platform transparent and ensures that every contract is verifiable by anyone, and that when dispute arises, the resolution process will be well-informed and the rules guiding the transactions will be easily enforced.

## The ShareTool Platform as product

To access the Decentralize AI driven platform, users will have 2 options. Using online web application or mobile App which will be available for Apple and Android phones. We believe these 2 operating systems will cover most phones used today. Outliers will have to access our platform through the available web App, which offers same functionality as native mobile App. With our App, contractors and users will have faster access to shared tools, equipment, accessories and skilled knowledge like never before. Search will be easy, fast and tailored to users. Beside search and filters, AI will suggest relevant results based on user interests, location, habits, combining with other platforms and social media concept will provide for the best possible experience.

Payments made for contracts and skilled work are also processed faster and available for exchange through the app, once a contract is marked as completed. With smartphone adoption on the rise, we believe that our app will be able to reduce the barrier to entry for new participants who are interested in benefiting from the sharing economy, as well as foster more social connection through community building.



The ShareTool App speeds up the sharing process and gives easy access to shared prosperity for all

Alpha version of platform will enable user registration and profile entries. Profile will consist of user type selection, personal or company details, user interests and habits. Based on those info's platform will be able to offer real time tailored suggestions on the map, with push notifications and within search results. User will be able to transfer tokens into his personal account-wallet inside platform. Map on App will show you near offers with a special filter, to get just offers you want at the moment.

AI will take care of tailored search results, analyze multiple factors and suggest adequate prices as he can quickly adjust in to changing markets, overall helping user experience and building trust. AI will help us predict and prevent fraud-from fake provider information to security breaches( history data, anomalies in activity, attack patterns).

When you will make an offer, you will choose the economy you are sharing tool, equipment, asse-sories, knowlage or skill, categories where offer will be visible, price in local currency(FIAT) or in SHER, payment type, insurance and dates when is available.

Payment type we will offer are prepayment-upfront, after sharing is finished and payment with smart-contract which includes also insurance. User can choose for each sharing different kind of insurance. Price in local currency is important thing, because all payments inside platform will be in SHER tokens. At the time when user is making an offer, price of SHER will be different from the price at the time when somebody wants to take this offer. Price of the offer will be calculated in SHER's dynamically or we will have two tipes of tokens. (one for transactions on platform and one tipe for exchange). Price in local currency will be visible only to user making an offer. It is not the price somebody will pay let say in EUR. Payment is always done in SHER.

Insurance is also one of the most important things we implement into our platform. When sharing, there is always a risk for item to become damaged. We plan to have different ways of insurance like user selected insurance price in SHER tokens per day or per share.

A renter will make an insurance deposit according to the planned usage time, their reputation, their history, their qualifications, and input data like weather conditions, possible wear and tear, distance and more. Our system will do these calculations dynamically and on the fly. It goes without saying that we'll be tweaking this as things evolve. Actual dispute resolution will happen on-chain wherein a claim can be made by either party and then voted on by other users, possibly through an external system like Kleros (TBD).

Other ways are partnering with Blockchain insurance companies, which can automate and make a transparent insurance during sharing process and in the future, third option will be available for busi-ness where higher amounts of sharing fee is in involved, with a classical insurance company. For insurance to work well, pictures and other data about item will be needed to easier prove of fact.

Dispute is also one of the options when making offers and it takes big part in resolution of conflicts. We will implement special procedure to make this process fluent and fast. We will partner with companies taking care of dispute, so nobody's tokens will be stuck in a smart contract.

Special condition user will be able to make a list of trusted people, which will have special conditions when making a deal. It can be lower price, lower or let say no insurance need or other benefits.

We handle false reviews two ways: the owner(s) of the ShareTool smart contract can agree

on deleting a review and it will disappear. This is cleanest, but introduces some centralization, even in the form of a multi-sig deletion. The other way is by turning this into a ShareTool DAO function where users can vote on a review and if it reaches, for example,

amount of  $\sqrt{\text{number.of.users downvotes}}$ , it gets deleted.

We will also implemented program which is being developing by our adviser dr. **Dengji Zhao – Sharing economy/AI professor** and AI will be part of this.

Future development will bring ability to send fiat currency to platform and exchange it to SHER tokens or other tokens involved in our platform like insurance or dispute Blockchain. This will bring platform even closer to wide community around the globe.

After an offer is made, item for sharing is ready to be taken by people. When offer will show up to somebody searching for it, user will select sharing item result, and from there he/she will see all descriptions like pictures, textual description, price per time unit, insurance, dispute procedure, location, schedule when item is available and a lot of other data.

When user confirms offer, number of tokens for sharing and for insurance is taken from user account. He can see his tokens reserved for sharing, but he is no longer able to use them for another offer, until this

offer is canceled or refused. After sharing of tool is done, both users have to confirm, that sharing is being finished and all went fine, SHER's are transferred to the sharing user. Insurance fee is transferred back to the user which uses the item.

After confirmation, both users are asked for a short review and scoring of experience with another user. This helps user gain his score in platform and help others to see which sharing user is trustworthy. All reviews made are giving users awards in SHER's. Because we are making a better world, some fee from all transactions will be taken of for charity.

Some examples how to benefit from our platform from different aspects of users: For example: if I share tractor 10 times a week, AI will higher my sharing range. Farmer near me have also offered tractor, but he does not share it at all. AI will propose me to buy a farmer's tractor and share him back when he needs it, but all other time I will share his tractor too. I will get my investment back soon, farmer will have money for his tractor, and if I want to grow my business I'm not pushed to buy a new expensive tractor.

Here comes B2B asking us: you are my business killer. Not really. Shared economy is the one pushing manufacturers to adopt their business model to new shared economy, which is coming very fast and is already around us for a few years. We have carefully take into consideration all aspects of current business. Result is B2B, B2C and C2C model. B2B can be all chain from manufacturers down to dealer. All of them are trying to sell as much new tools as possible. Shared economy enables new possibilities to make money for all parties in the chain. All of them are able to take back used tool and sell new one. Used tool can be serviced with new parts, to be able to serve for sharing. Not all customers want new tools, some of them need it only for a part time. Manufacturers can make a new line of products, which can be made with better materials and will last longer.

It can be named like sharing-line. Customers who will buy this line of products will pay for it higher price because now they can earn money from it, will needs less maintenance and result in higher ROI. Manufacturers will benefit with higher price and on the other side it means less production, less CO2, less pollution, less garbage, and same margin!

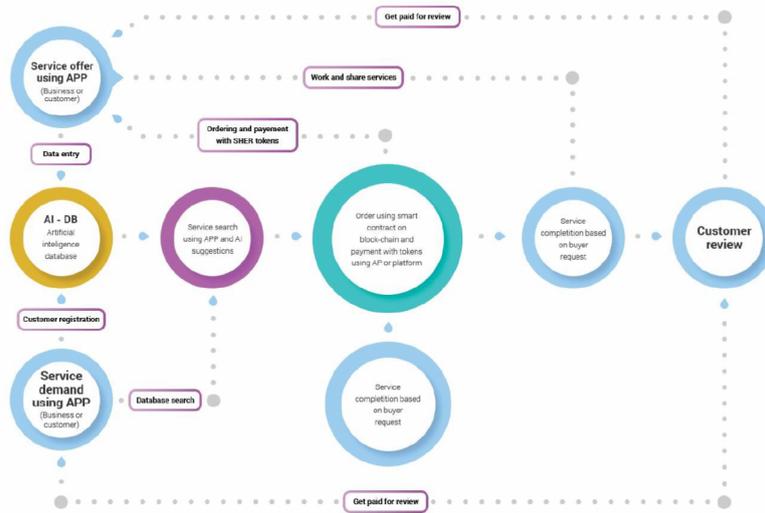
## How Our Platform Works

ShareTool will function as a global online sharing marketplace offering tools, machinery, equipment, accessories and skilled services, beginning at a 0,3% costs of each transaction value for platform. Participants can act as either contractors or users, or both if they are in the C2C space. Our platform is designed in a transparent way that will ensure that contractors get their projects done the right way and at the right time, and users are paid the right fees for their work. The aim is to promote a sharing community that will disrupt the hidden management costs and commissions that are cut off from users' earnings or charged to clients for their projects, as in the traditional model. All participants on ShareTool ICO can buy the SHER tokens by exchanging Ethereum token (ETH) for SHER . 1 ETH equals 8000 SHER. Future plan is to enable ETH transactions into ShareTool platform and convert it to SHER with a click of a button.

## Using SHER for Contracts

In our initial release, every new member of ShareTool who hold the SHER token can start sharing on the platform. We will allow users to create insured offers by spending SHER tokens on our network. This value is added to our escrow and will be released to the user once the job is completed and marked as satisfactory by both parties. Some of the key features are:

- A user can create as many sharing offers as possible with description and schedules
- Once a contractor orders tool or service and the other user accepts the offer, the equivalent worth of the service and the corresponding insurance in SHER tokens will be deducted from the contractor's wallet and kept inside smart-contract
- Accepted offer - project will remain on smart contract and will be marked as completed once the contractor and the user mark it as such; the contractor and user will then be able to rate the provider based on the project performance. All insurance policies not claimed will be reversed back to the contractor's wallet. All contract disputes will be resolved by members of the community of contracted Blockchain by ShareTool.



## Contract Process

- On the ShareTool platform, both contractors and users can implement a wide range of contract processes such as:
- Creating offers – A contractor, business or individual can create offers available to users and skilled providers.
- Listing tools and skilled services – users can create a list of tools and skilled services they can offer and solicit for orders from clients.
- Giving reviews – Once an project has been completed, a contractor and user will give feedbacks and ratings based on both party performance on the project.
- Voting on disputes – In cases where disputes arise in the execution of a project, there will be a voting process by members of the community to determine within contracted dispute Block-chain. We will implement Blockchain dispute system like kleros.io to resolve issues.
- Insurance in case of something happen during sharing process

# Economic Advantages

1

## LONGEVITY

When tools are shared alongside the right knowledge or skill, the tool or equipment gets the right service and maintenance, and tends to perform optimally for a longer period of time

2

## REDUCED COSTS

Hiring tools and the accompanying skills most times comes with a reduced cost since only one personnel delivers both utilities

3

## MAXIMUM ROI

More you share tools and equipment more you get back. All this results in higher return of investment. Worst thing is to buy a tool and not use it

4

## ENVIRONMENTAL SAFETY

With sharing tools comes the need to use lesser and lesser carbon emitting equipment, which in turn encourages less environmental pollution

5

## SHARED PROSPERITY

Some expensive tools will justify their cost when shared within the community; simultaneously generating income for the owner while helping the renter scale in his task

# Competition

## Slovenia (although not a typical target market<sup>13</sup>)

The state of Slovenia has been tested in the frameworks of a pilot project. It is a fact that our domestic state has a very high smartphone penetration level on the one hand, but also a relatively high number of people who are “early adopters,” especially in the IT sector.

The proof of this is the very high number of bolha.com users that almost reaches the level of Facebook social network users.

As far as foreign markets are concerned, we need to differentiate between local and global competition. In India, which is one of our target markets, our competition is the company Mahindra&Mahindra<sup>14</sup> with its **Trringo**<sup>15</sup> SEP platform. In its first quarter, the platform has grown by 60%, and now expects its user-base to grow to 1 million users in the next year. The company is focused on three main pillars: establishing reliable distribution of tractors and other farming equipment (since that is the main source of the SEP’s offer), attracting inquirers and being attractive to them, and improving the platform’s user experience (UX).

Local offerors can also be found in individual markets. The thing that is characteristic of most of them, however, is the lack of support on the part of innovative technologies such as Blockchain and Smart Contracts, which take care of the transparency, trust, insurance and legal issues of transactions between users.



<sup>13</sup> <https://www.stat.si/StatWeb/News/Index/6998>

<sup>14</sup> <https://economictimes.indiatimes.com/commercial-vehicle/tringo-to-add-value-to-1-million-farmers-in-the-next-one-year-says-mm/articleshow/59647975.cms>

<sup>15</sup> <https://www.trringo.com/>

## List of competition and models that resemble ours <sup>16</sup>

Comparison of SEP platforms whose model is similar to the one of ShareTool's.

Platform Name	Industry and main competition	Geographic regions of operation	Supply-side participants	Model
Airbnb	Accommodation: Hotels, short-term rental companies	Global	Hosts, i.e., individuals with under-used property	Chaperone
Apprentus	E-learning platforms, private schools, e.g., sports, programming, languages	Global	Teachers, i.e., yoga, school support, music and language lessons	Chaperone
Barqo	Boat rentals	Europe	Boat owners	Chaperone
Eatwith	Restaurants	Global	Home chefs and food entrepreneurs	Chaperone
Gomore	Transportation, car leasing companies	Europe	Car owners, i.e., individuals willing to rent out their car	Chaperone
Homeaway	Vacation rental businesses, hotels, short-term rental companies	Global	Hosts, i.e., individuals with under-used property	Chaperone
Rentomo	Online/local marketplace	India	Owners, i.e., individuals willing to rent out everyday items such as drills, cameras, bikes	Chaperone
RVshare	Recreational vehicle (RV) rental companies	Global	RV owners willing to rent out their vehicles	Chaperone
Zilok	Car rental companies, online/local marketplaces	Europe, U.S.	Owners, i.e., individuals willing to rent out their cars and everyday items such as drills, cameras, bikes	Chaperone
BeWelcome	Hotels, short-term rental companies	Global	Hosts, i.e., individuals willing to accommodate guests for free	<i>Gardener</i>
BlaBlaCar	Transportation, taxi companies, other ridesharing platforms, tourist services	Europe, Russia, Turkey, Mexico, Brazil, India	Car owners, i.e., individual drivers with empty seats	<i>Gardener</i>
Couchsurfing	Accommodation rental: Youth hostels	Global	Hosts, i.e., individuals willing to accommodate guests for free	<i>Gardener</i>
Freecycle	Online/local marketplaces	Global	Individuals giving stuff for free for reuse and recycling	<i>Gardener</i>
Grannsaker	Online/local marketplaces	Sweden	Owners, i.e., individuals willing to borrow or rent out everyday items such as drills, cameras, bikes	<i>Gardener</i>
Peerby	Online/local marketplaces	Europe, U.S.	Owners, i.e., individuals willing to borrow everyday items such as drills, cameras, bikes	<i>Gardener</i>
Shareyourmeal.net	Online cooking platforms	Europe, U.S.	Cooks, i.e., individuals, amateur cooks	<i>Gardener</i>

# Four stages of ShareTool development

The development itself has been divided into four fundamental parts:

## Stage 1

MVP preparation.

Pilot testing on test groups.

## Stage 2

Developing the platform to the level where it can be used.

Blockchain, ICO

Intense launching and promoting in one/two target markets (localisation of selected state/s) by entering selected communities (penetration).

Expanding the number of users in the sense of area frequency (%of users).

## Stage 3

Upgrading the platform with an AI, based on Stage 2 transactions.

Expanding the local-affiliates network.

Expanding to new target markets.

Intensity in individual target markets (expansion of penetrated goals).

User-rewarding systems (earning).

Selling advertisements.

## Stage 4

Expanding the number of users in all markets.

New markets, promotion.

Introducing advertising for companies.

We have predicted the financing necessary for each of the four stages of the project, so that we can estimate the shares of financing and, consequently, the starting point needed for the return on investment (ROI). **In the first stages, the company does not aim to acquire revenue in the sense of achieving a maximal ROI, but to acquire a maximal number of users at the expense of monetisation.** Therefore, in the fourth stage, a large share of funds is intended for the expansion of the platform to new markets. Since the ROI level will have been checked and supportable by then, the risk will be as low as possible, and the investment will accordingly still be interesting. The previous stages are even more interesting for investments – with some low investments, we can expect very high revenues.

The group is led by an experienced team of entrepreneurs, who complement and improve one another's performance through their interdisciplinary knowledges.

## STAGE 1: PREPARATION OF INVESTMENT PRESENTATIONS, PITCHES, AND BUSINESS PLANS

The goal is to reach and attract investors to finance the creation of the MVP (minimum viable product) and the pilot project. The project also includes the presentation of the MVP in a test market and the validation and evaluation of the product by the team of developers.

We will be using real, potential users as test users, and not the people we know. We will also locate local groups that will be introduced into the project as working groups that are already performing similar services as we speak. The users will be attracted through social networks and through Search Engine Optimisation (SEO). The critical mass of acquired users – the target group of users – will be about 5,000 people. In order to activate them, we will also need to advertise their products, so as to acquire end users (consumers).

We will be using influencers of individual sectors and sponsors that will increase the interest of people with their presence.

**By entering the market, we will be stressing the benefits of Sharing Economy and favourable solutions.**

**The execution of the pilot project** will absorb a hefty portion of the budget on the one hand, but also provide a better security for investors in later Stages on the other.

## STAGE 2: MARKET DEVELOPMENT, BLOCKCHAIN AND ICO

The platform on Blockchain will include, insurances and Smart Contracts. This will present an additional push for the existing users, while also attracting public interest. PR and marketing will be used with a much higher intensity, since we aim to attract the first 50,000 offerors on the website.

We will purchase advertising space in the online portals on all relevant global media, be very active on Telegram and other communication tools. Our ads will also appear on social networks and in search engines.

Since we have global interested in foreign markets, we will intensely search for partners in specific markets such as Yandex, and Vkontakte for the Russian market (the share of Google's and Facebook's activity in Russia is only 20%-30%, while Yandex is the top search engine with a 70% share of activity; Vkontakte is the Russian version of Facebook), WeChat and Weibo in China,...

Marketing will absorb almost two thirds of Stage 2's budget.

We are using referral marketing. In doing so, we also upgrade the existing group of users by awarding them their own tokens, which they can use within the platform to purchase or exchange items. This results in additional interest of the public. The tokens also have the power to give the users discounts, which means that the platform will become even more competitive and that its offer will attract even more interest.

Co-branding with sponsors – global manufacturers of tools, equipment,... that we will focus on; agrotechnology, for instance – Tractor Inc,...

In the developing stage, the AI will be collecting information and building a deep-learning base.

**Stage 2 Will focus on ShareTool's advantages over other platforms** – Blockchain, Smart Contracts, insurances, trust.

## STAGE 3:

### **Introducing AI, and expanding to other markets and continents**

The share for marketing and advertising presents the larger part of the budget. Team development.

Referral marketing, affiliation with local suppliers of machines (which we could sell on our online platform), affiliation with partners who lead and resolve arbitrations in the local market. By doing so, they become locally present in the market. In this Stage, the AI starts functioning as an assistant in searching for the users' needs. On the basis of their habits and interests, it also starts suggesting the users.

## STAGE 4:

### **ShareTool becomes a global platform**

In this stage, ShareTool is able to compete with currently the largest global SEP companies. Due to its slim organisation that enables fast responses, the company is able to adapt to local environments. The company attracts more and more local partners to become part of the team.

We can enter the market in Stage 2, which will start about six months after the company is launched. The true launch would be executed six months after the soft launch. The MVP for testing can be completed within four months.

# SALES PRICES

**The price of the product will equal the transaction price, which is 0.3% of each transaction;**

based on the size of exchange value, location of transaction, and user interest. The price will at first be fixed, except with bigger transactions, which will be given a special status and will be additionally lowered.

Even the smallest of transactions will have a fixed commission, since we want to have as many transactions as possible, and we also want the platform to enable small transactions. For example, let us imagine someone printing 100 pages of text for someone else. Since the transactions are done electronically, this does not present any problems for the platform. We would prescribe fixed commissions for certain services, when there exists a possibility for the two users that we connected to continue to arrange matters by themselves later in the process.

We would use additional values such as Smart Contracts, insurances, and transparency to keep the communication on the platform itself, but there still exists a possibility for the users to “escape” the platform and to arrange matters directly later in the process. For such cases (for instance tutoring students), we would prescribe a 30% commission for the initial transaction. Until the transaction would be paid for, the users would not be able to exchange their information (AirBnb’s principle).

Prices for advertising are dynamic and adjusted to fit the current prices. We will connect with advertising platforms – (for example, Httpool, which became an international company) and sold its own advertising space and bought them in the first stages.

The payment is made when a transaction is complete – this happens immediately, due to Smart Contracts.

By establishing our own virtual currency SHER (tokens of value), the users will be able to transfer payment directly to other online

wallets. The platform will also include the chance to exchange currencies – we will enable our users to exchange Fiat currencies to SHER and vice versa. Payment will always be made in virtual currency.

We do not expect seasonal fluctuations to strongly affect our business. Since the platform allows the users to trade anything for anything else, supply and demand will last throughout the year. The fluctuations will also be compensated by the possibility of entering the price in the FIAT currency, and will always be displayed as a SHER token at the current exchange rate. Thus, the provider will always get as many SHER tokens as possible to get the desired price in FIAT currency.

# SALES ROUTES

**Specially electronic communication will be used for sales on the platform** – this is also the platform’s principal selling method. There will be no other ways, except for the strategic B2B sales. With B2B, we will also be conducting our business through direct marketing – digital as well as physical.

Localisation will be carried out through local representatives and affiliates, so as to ensure that communication is as familiar and understandable as possible. These units will share their ideas based on their experience in the foreign markets, which will enable us to adjust the user experience (UX) and the user interface (UI) to the local needs.

For the purposes of aftersales (technical support), we will organise a special forum, where the users will be able to assist peer-to-peer. We will also put up a special FAQ page and a call centre for direct calls and e-mails. Excellent management of the forum and the FAQ page is vital for the regional establishments of call centres. A team of follow-up call centres will be established in Stages 1, 2, and 3, and localised at specific areas.

# ShareTool

is a project with a global potential. Its success is connected with its appropriate performance in the market, which requires additional funding. This why we have divided the execution of the project into four Stages. Every time a goal of each individual Stages is reached, the likelihood for final success massively increases. The success is also connected with adequate investments into the platform. It is evident that the creation of the platform will require much bigger investments than the initial turnout will be. In today's world, this is not only normal, but can actually be considered as a general rule. The word is about the speed of company growth, which in most cases exceeds the planned revenues and accordingly absorbs more resources than the company is capable of acquiring at that moment.

Investing into users presents a very big expense, which later pays off, since the users are considered to be a great asset.

When looking at the balance sheet, we necessarily also need to consider the capital that is brought in by the registered and active users. In its first 1-2 years of functioning, not a single successful competitive company managed to cover its expenses on its own – they built their capital in the form of user-base. The user-base is evaluated in the balance sheet either as “goodwill” or something else. According to the experience of takeover companies, users present a very important capital, which is comparable to the revenue they create (“the company creates in the first 2/3/more/years”) by using the platform in the first 2/3/more years, depending on the sector in which the company conducts its business.

Each of the four Stages needs to be financed. This is one of the reasons why financing has also been separated into four Stages. The financing of each Stage is planned on the basis of the Stage's additional value. At the end of each Stage, a goal that gives additional value to the company is completed, which is also reflected in capital. Each Stage ends with an appropriate number of users after all.

Since the company will not yet be creating a big revenue in its first year of functioning, it will focus on testing and the pilot project, which will enable it to build a platform on the basis of starting points. The platform will be built in the way that will also satisfy local users in foreign states. In Stages 1 and 2, the development will typically be financed by the invested capital. In Stage 3, we are planning an ICO (Initial Coin Offering; crowdsourcing). ICO is a way of financing that more than anything else attracts new users. During this time, we will acquire enough users to present them as capital.

# The SHER Token

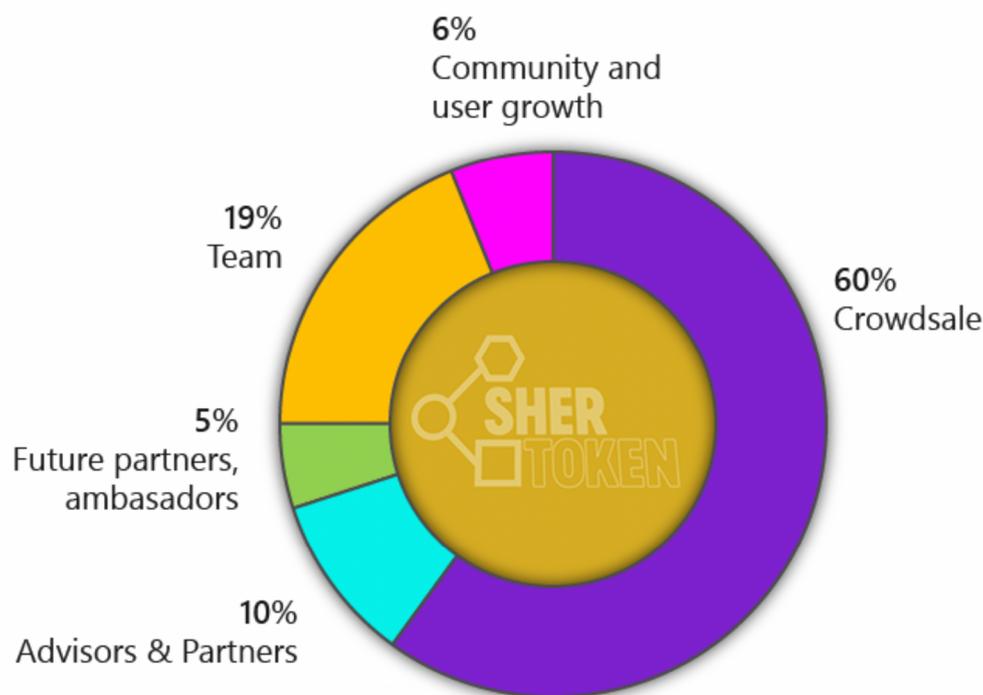
SHER token is a utility token which will be running on the ShareTool platform. You will be able to set prices in tokens and buy sharing services from offers using SHER.

The SHER token will be issued on the Ethereum blockchain using an ERC20-compatible token standard.

SHER will be used as the currency inside the ShareTool ecosystem, supporting all aspects of the shared economy.

## TOKEN DISTRIBUTION

Symbol: SHER



Team tokens will unlock at rate of 25% per 3 months starting at the end of crowdsale. All team tokens will be unlocked after 1 year.

60% (180 million tokens) will be available to participants in crowdsale

19% (57 million tokens) will be reserved for team

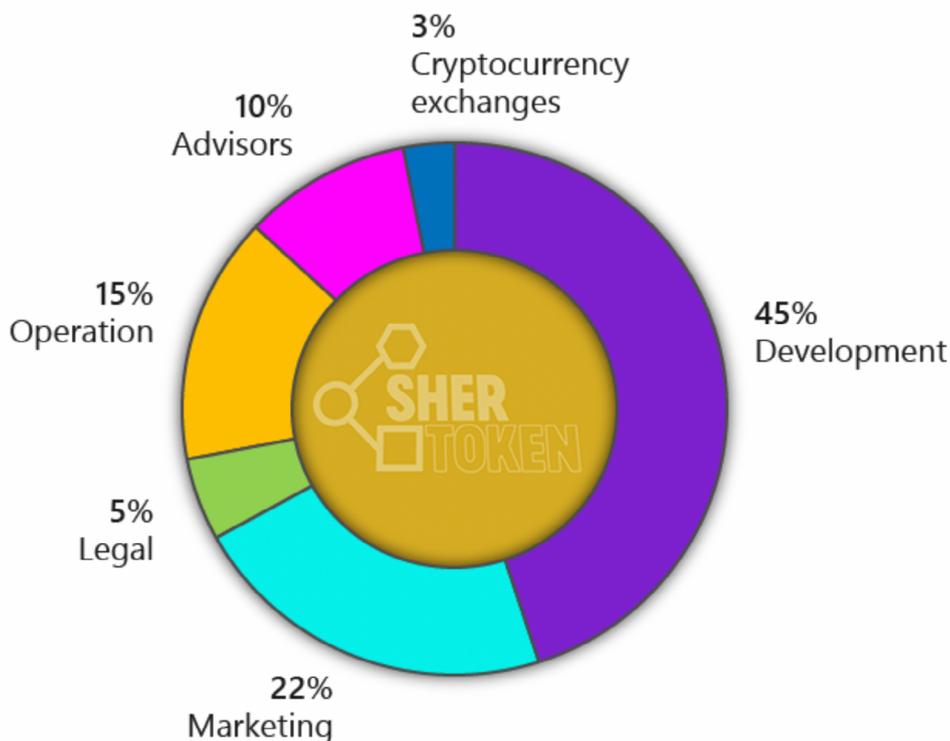
10% (30 million tokens) will be allocated to our advisors and partners and other collaborative opportunities to help in scaling the ShareTool

6% (18 million tokens) will be allocated to marketing efforts to build our community and achieve user growth

5% (15 million tokens) will be allocated to future partners and ambassadors

In order to prevent the crashing of the token on exchanges post-ICO, we will implement a capped buyback mechanism. The ShareTool contract should replenish a pool of buyback ether weekly or monthly and allow people to send SHER tokens into the contract and get ether back. The price ratio at which this would happen would be the one the pre-sale investors got, so 40% bonus. This means the token could only ever fall to 70% of its ICO-launch price.

The funds raised during the Crowdsale will go towards funding future development of the ShareTool platform and helping us meet our roadmap goals. We are currently a distributed team; with several partners and advisors, and we plan to maintain this arrangement to keep costs low. Depending on the success of the crowdsale, we see our proposed funding able to sustain the development and growth of the ShareTool platform for the next 3-5 years.



## TOKEN ECONOMY

Token total: 300.000.000 SHER  
Crowdsale: 180.000.000 SHER  
Token price: 1 ETH=8000 SHER

Soft cap: 5.000.000 USD  
Hard cap: 18.000.000 USD

Minimum contribution: 0,1 ETH

Technical specification:  
Token standard: ERC 20-compatible  
Decimals: 18

Unsold tokens: All unsold tokens remaining after the crowdsale will be used to grow users and platform use

# Our Roadmap



# The Team

## Anže Klobčaver - CEO



Anže Klobčaver is an expert in resolving business development challenges. He is delivering business results with interdisciplinary approach, using knowledge and best practices from various business fields. His areas of expertise are sales, business modeling, new market or product development, finding new opportunities for growth and creating mindsets, processes and systems that enable business to grow. He loves to coach and support other entrepreneurs with good projects.

He was already consulting ICO and Blockchain projects which all made their goals.

## Alen Mikelin – COO & founder



Alen Mikelin is co-founder at ShareTool and COO. He is also the founder and Chief Executive at DAM MARKETING, agency specialized for direct marketing as well as co-founder at MPG PLUS, one of the most powerful events and promotions marketing agencies. Alen has vast experience across several industries; he is also serial entrepreneur with over 22 years in top executive man agreement with some of the most innovative companies around the world. As a crypto enthusiast, Alen is intrigued as well as passionate about building lasting solutions to industry problems using the power of the Blockchain technology. His involvement with the ShareTool project does mean that all his marketing, creative and industry leadership will come in handy to develop and nurture an interesting project such as ShareTool.

## Ales Ribic - CTO & founder



Ales Ribic is co-founder of ShareTool and an experienced manager with a demonstrated history of working in the security and investigation industry. He is skilled in Management, Networking, IT infrastructure, Software architecture and Blockchain app design. Ales brings over 10 years' experience as a CIO at G7, CTO at CRAS Systems and as CEO at HSI d.o.o. working across industries and building secure network systems.

He has spent over 18 years as a manager, running a R&D and distribution company with interests in physical security market; including stints as a lead innovator, designing PSIM, managing and engineering designing SQL databases, and network implementations. As a thought leader in Engineering, with vast experience managing several complex infrastructures and leading technical teams, Ales is well equipped to create a complete tech solution that can extend the frontiers of the global sharing economy.

## Uroš Ferlin - CMO & communication



Uroš Ferlin is Growth Marketing Expert. He is author of Influence Formula and Founder at FACT d.o.o. Growth Marketing Company. He is a speaker, author of influence formula, columnist and facilitator of Growth Marketing workshops around the globe. He believes that small improvements in marketing & sales are changing challenges into success stories, where profit goes hand in hand with people and their values. His specialties are growth hacking, digital marketing, direct marketing, user experience, content creation, copywriting, time management, business development, multinational projects, (new) technology, IT in education, process optimization, start-up, sales representative and technical support.

He helped over 700 businesses to grow their business.

## Jože Oberstar – legal



The attorney Jože Oberstar, with over 20 years of experiences in economy and advocacy, is specialized in corporate law, legal and business coaching, corporate management, civil law, labor and commercial law, contract and financial law, public procurements and intellectual property law. He also deals with migrant law and proceedings for acquiring citizenship.

His rich and long years' experiences in handling complex economic disputes are a guarantee for providing the best solutions in court, out-of-court or applying alternative ways. He has played an effective role in restructures and reorganization of corporations and holdings.

## Bruno Škvorc - Blockchain developer / auditor / speaker



Bruno holds a dual Master's Degree in English Language and Literature and Computer Science and is currently a blockchain developer, cryptocurrency investor, consultant, and web software engineer specialized in blockchain technology and web development. He authored the book *Jump Start PHP Environment*, detailing a progress plan into learning about virtualization for web development and modern development practices. He is also the editor of the 6th edition of the book *PHP & MySQL: Novice to Ninja*.

He runs [Bitfalls.com](http://Bitfalls.com) where they do digital forensics, smart contract development and audits, and technical education. He also owns and operates [Coinvondor.io](http://Coinvondor.io) which is used as an on-ramp into the cryptocurrency world (easy purchases) and has [ibeensold.app](http://ibeensold.app) which lets you check if your email has been sold to spammers. Bruno moonlights as engineer support at [Diffbot.com](http://Diffbot.com) and is a frequent editor and contributor to the popular tutorial site [SitePoint.com](http://SitePoint.com), with hundreds of published tutorials.

When not technically advising on ICOs and/or developing their smart contracts, he tries to find time for jogging, swimming, and as much virtual reality gaming as possible.



## Matej Krhin – API developer

Matej Krhin is young enthusiastic developer interested in new technologies. His development experience goes beyond complex web applications, web services, API, security applications and mobile apps. His not a stranger to some other tools like Adobe Illustrator, Photoshop and is not afraid to develop complex UI/UX solutions. His passion is IoT solutions for smart homes and industry.



## Tomaž Kastelec – digital marketing

Born Homo-Sapiens and passionate endurance athlete with more than 15 years of experience in marketing. As an owner of successful digital agency Tomaz has worked with numerous global clients practically in every niche helping them achieve and overcome selected goals for the given budgets. He was also a head of digital media in one of biggest marketing agency in the region Media Publikum. The philosophy that keeps him motivated in today's business is – share it to reduce demand on the world's natural resources and ShareTool in its basics do exactly that – enables nature and people living in greater symbiosis. His main mission is to spread and share information about life-changing ShareTool worldwide focusing only on marketing solutions that work.



## Katja Čemažar – Head of Design

Katja Čemažar is a graphic designer with bachelor in graphic and interactive communications, who designs for the web and for print. She has a long history of working experience. In addition to design, she is also a photographer, social media and crypto world enthusiast. She likes to discover the secrets of the Internet algorithms for the different networks. She helps to bring visually to the next level.

# Advisors

## Jure Primožič - Advisor



Jure Primožič is Business Development and Executive Manager. As a Product Manager for Municipal Vehicles and Waste Management Equipment in GORICA Industries LLC, leading Middle East Manufacturer of trailers and Truck Mounted Super-Structures, I lead and manage the company's B2B marketing and business development efforts as well as managing operations and projects for Product Range of Municipal Vehicles.

Before joining GORICA Industries, he worked for TRIMO UAE fze as Sales Manager and later on as a General Manager which was an amazing experience allowing me to work with some of the most successful companies in the region: Habtoor Leighton Group, ENI, Petrofac, GCC, Shell, Arkel and Lukoil. My passion to Marketing and Managing Campaigns for specific clients was a trigger to found a full-service Marketing Agency MRMEDIA in 2009.

He has an MBA from OPEN Business University from Milton Keynes, UK with Prestigious Triple Accreditation from AMBA (UK), EQUIS (International) and AACSB (United States of America) which puts this MBA in an elite and exclusive group of top 1% of global business schools.

## Robert Gazvoda – business development



Robert is a 44-year entrepreneur with 25 years of experience in project planning and management. He is a family man who has been devoting himself to digital technologies and Internet marketing for many years. He's crypto enthusiasm drives him to support over 20 ICOs and occasional lecturer on blockchain and crypto currencies. Is a member of the Bitcoin Association Slovenia, often visits crypto events, conferences. He is a test associate in various crypto projects and a crypto consultant.

He is convinced that in the next decade blockchain technology will change the image of the financial world and the global economy.

## Dengji Zhao – Sharing economy/AI professor



Dengji Zhao is an Assistant Professor at ShanghaiTech University, China. He received double Ph.D. (2012) degrees in Computer Science from University of Western Sydney and University of Toulouse 1 Capitol and received double M.Sc. (2009) degrees in Computational Logic from Technische Universität Dresden and Universidad Politécnica de Madrid. Before joining ShanghaiTech, he was a postdoc (2013-2014) working with Prof. Makoto Yokoo (the first AAAI Fellow in Asia) and a research fellow (2014-2016) working with Prof. Nick Jennings (the first Regius Professor of Computer Science, UK). Most of Zhao's research is on artificial intelligence (especially multi-agent systems) and algorithmic game theory (especially mechanism design and its applications in the sharing economy). He has received Shanghai Youth Eastern Scholar (2017), the Best Ph.D. Thesis award (2012) from University of Toulouse, two champions of the International Trading Agent Competition Market Design Tournament (2009, 2011), and the Best Paper award from The Australasian Joint Conference on Artificial Intelligence (2010).

## Alexander Racic – advisor



Alexander Racic studied Industrial Engineering and Management in UK and Germany. Adjacently he worked for 10 years as an IT consultant for PriceWaterhouseCoopers, managing major projects in the IT world, including SAP. He also cofounded DirectPark, a company of IT controlled parking systems and worked as a manager for a web portal company during the exciting millennium years. Alexander's widespread curiosity for new technological developments in the IT industry led him to his first crypto currency in 2012. In this segment he took on investments over the past 6 years and has strong faith in the outlook of the crypto market penetration. Alexander currently shares his acquired knowledge as a professor for technical computer science in Germany.

## Paul Francis – advisor



Blockchain Enthusiast with 11 Years in Corporate Events Industry worked for companies such as Naseba, IQPC and Confianza. Worked in multiple departments i.e. Sales & BD, Inquiries, Event Operations and Coordination, CRM - Database. Currently with Trescon - a global business events and consulting firm that provides a wide range of business services to a diversified client base. • Blockchain, Bitcoin & Digital Currency Fanatic • Initial Coin Offering (ICO's) • Investment Consultant & Adviser • Investment sales and international business development for emerging markets and emerging technology • Connecting ICO's and Investors



## Lucas Cervigni

Lucas is an Author, TV Host at NASDAQ NewEconomies.com, International Business Development Advisor in FinTech and Blockchain Partner @ Vesicas Fintech Consulting, Co-Founder in + 15 Companies, Author @ BlockChain in Practice / The BitCoin Paradigm / BrickCoin – A solution for today's global financial fragility. He is Advisor, Investor and International Panelist to the Crypto World who was named as one of the 50 most influential people in Blockchain in 2016.

## Aleš Tavčar - AI Advisor - developer

Aleš Tavčar is a Researcher at the Jožef Stefan Institute, Slovenia, where he is the Head of the Intelligent Agent's group. He is involved in several international projects designing advanced software solutions using methods of Artificial Intelligence. His area of expertise includes Agent Technologies, Data Mining, Human Behavior Analysis, Extraction and Creation of Behavior Patterns, as well as other fields with a strong focus on Data Science. He was involved in the design and implementation activities of several web platforms and services, among which some were based on recommendation systems. He is a Committee Member and the Representative of the Internet of Services (IoS) group within the Smart Cities and Communities area of application as part of the Strategic Research and Innovation Partnerships (SRIP) initiative (Slovenian S4 strategy). He graduated from the Faculty of Computer and Information Science at the University of Ljubljana and is currently concluding his PhD in Computer Science (September 2018) from the Jožef Stefan International Postgraduate School.



## Miha Mlakar - AI Advisor - developer

Dr. Miha Mlakar is a machine learning and optimization expert. He is currently working as a senior researcher at the Jozef Stefan Institute. In his PhD. he combined machine learning approaches for production modeling with evolutionary multi-objective optimization to create a new algorithm for solving complex real-world optimization problems. He has more than 10 years of experience in R&D and has worked on more than dozen various research projects and led several of them. Some of his research contributions include predicting scholars grade problems, sensor analysis for detection movement patterns for tennis players, activity recognitions from phone sensors, predicting pupils' height and their fitness abilities, decision support system for helping elderly, optimizing room conditions and daily activities for predicting (and further steps for increasing) patients feel of health and many others. Additionally, he mentors younger associates, publishes books and research papers, and gives talks on conferences worldwide.



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