



**STOY  
PLATFORM**

DIVIDEND-BASED  
CROWDFUNDING  
SERVICE INFORMATION

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## What is crowdfunding?

{Crowdfunding} is a method in which a large number of unspecified people on the Internet are requested to provide funds, and people who agree with the purpose of the service or product, or individual idea raise funds.

A person who wants to raise money is called a draftsman because he creates a project. And the person who provides funding to the drafter is called an advocate or supporter.

The drafter initiates the project by listing their ideas or services on the crowdfunding site. It is a system in which applicants find projects they like and provide funds to drafters through the site.



# Our Mission

## People • Products • Businesses

Our mission is to build a market that empowers individuals, businesses, and products of the future by providing secure and reliable securitization services. By creating a platform that allows people to invest in the things they believe in, we can help shape a better future for all.



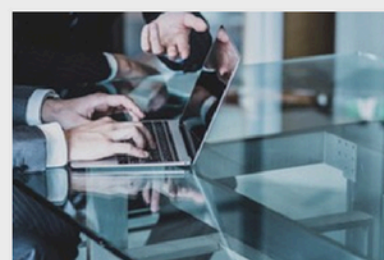
### Securitization of People

- 01** Student athletes
- 02** Artist's support
- 03** Artists



### Securitization of Products

- 01** Solar power development
- 02** Real estate (Things)
- 03** Facility management (hotel glamping facilities, etc)



### Securitization of Business

- 01** Investment in New Businesses
- 02** Development of nutritional supplements or beauty products
- 03** Hosting live events, etc.

Stoy is a service that creates new value by matching challenges and empathy.

## STOY Business Structure

### Dividend Based Crowdfunding



A structure in which you support a business you are interested in and receive dividends as much as sales increase

## Why use STOY?

01

### Awareness • PR to investors

Advertising costs are not required at STOY. The promotion effect is absolute since it is a platform where investors gather.

02

### Get a fan

In Stoy, you can meet investors who want to support entrepreneurs. In addition to investing, it is possible to become a fan of a project or a company itself.

03

### Spread

By liking the investor, becoming a fan of the service, etc., and sharing on social media, marketing becomes easier even to difficult areas.

04

### Feedback from all sides

Investors are part of the company, so they can present feedback about the service or business, and contribute to improvement in services, etc.

## Public perception of investment



### The common perceptions about investment

Investing used to be associated with wealth management for the wealthy....  
Recently, the way we think about investing and the size of the market has changed dramatically.

## STOY Features

As each project is different, we check the contents of recruitment and receive investment.

01

**An investment platform that can be used widely from beginners to professionals**

Investors who have invested in a specific business or project may receive other capital or income profits depending on the contents of the offering acquisition.

02

**Variation of product is abundant**

The type of recruitment agenda is rich in real estate, solar power, precious metals, awnings, events, and business. Because of this, you can find companies you want to support.

03

**Judging Criteria**

Since the recruitment agenda is only for companies that have passed strict screening, it is safe even if you are new to investing.

## What is type 2 Financial Trading Rights?

### | Type 2 Financial Instruments Trading Rights

Basically, this is office work in which securities with low liquidity, such as funds (special for collective investment plans) or trust beneficiaries, that is, securities other than major securities such as stocks and debentures, are sold under Article 2, Paragraph 2 of the Financial Instruments and Exchange Act.

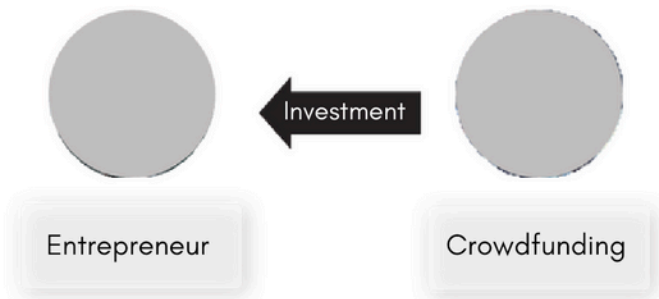
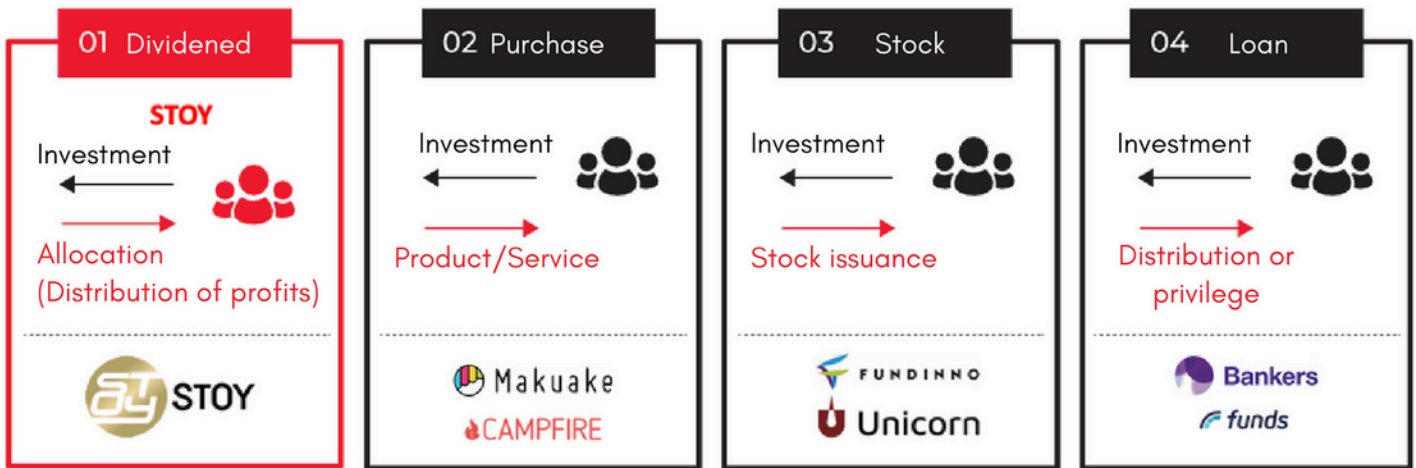
For fund-type investment-type crowdfunding, 50 million won(37,420 USD as of May 2023) is the minimum capital required to register as the second type of small-amount electronic solicitation handling business that meets the small amount requirements for group investment plans under the Gold Commercial Act (except for cases where partial application is excluded). Compared to the minimum capital amount of 100 million won(74,840 USD) in the history of ordinary second-class financial instrument transactions, the participation requirements are being relaxed. Similarly, the amount of business deposit required when an individual engages in a type 2 financial product trading business is usually 100 million won, but 50 million won is sufficient. In addition, the second type of small-amount electronic solicitation handling business is not subject to the obligation to post signs. Above all, with respect to the duty to maintain the business management system, which will be described later, it has the same duties as a normal type 2 financial product trader that conducts electronic solicitation handling business. In addition, the human composition to be confirmed at the time of registration review will be reviewed on the same criteria as normal type 2 financial product traders.

### | Electronic Application Type Electronic Recruitment Service

According to the Financial Transactions Act, for investment-type CFs, certain office work using the Internet is defined as [Electronic Recruitment Handling Office] and the rules are being maintained. In summary, [Electronic Recruitment Handling Affairs] means (i) a method for browsing a website, or (ii) a method for using an e-mail or similar message service on the Internet together with a method for browsing a website. It refers to the handling of solicitation under paid conditions as a business. For example, when a page is prepared on a website that lists fees for individual products, expected rewards, application period, etc., it basically falls under the handling of solicitation, etc., and thus falls under the electronic solicitation handling business. In principle, this website also includes SNS and blogs. In addition, when the method (i) or (ii) above is used in combination with a method such as telephone or visit, it also falls under the electronic solicitation handling office. , etc., do not fall under the electronic solicitation handling office.

## Types of crowdfunding

### Types of crowdfunding



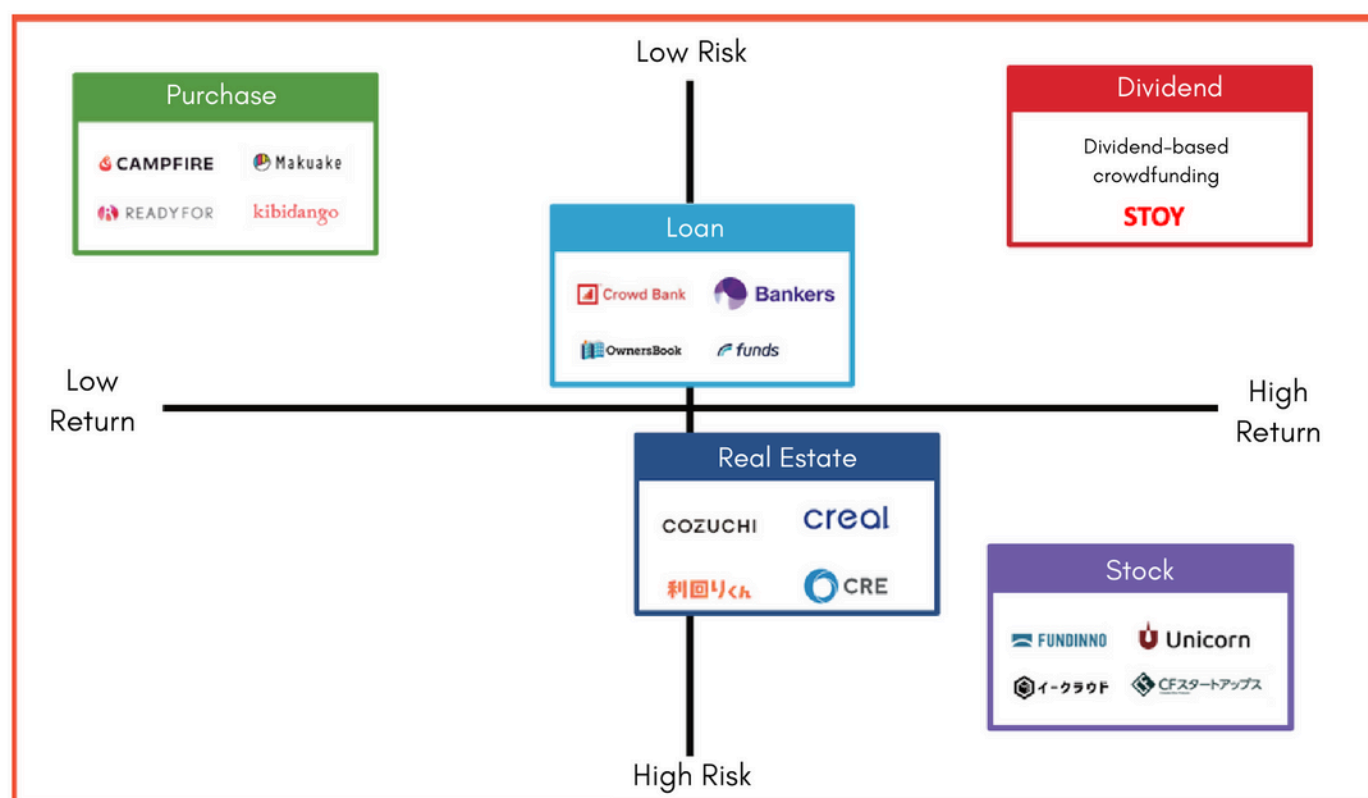
There are four main types of crowdfunding. Among them, STOY can be classified as a dividend type.

Investing business operators adopt a system that allows them to receive dividends as dividends when their achievements increase and dividends of investment money for profits, so you can see the effect of asset management, which is different from normal purchase, stock, or loan types.

In dividend-based crowdfunding, investors receive a share of the company's profits in the form of dividends. This means that if the company is profitable, investors will receive a portion of those profits based on the percentage of shares they own. It's a way for investors to potentially earn a return on their investment while also supporting a company they believe in.



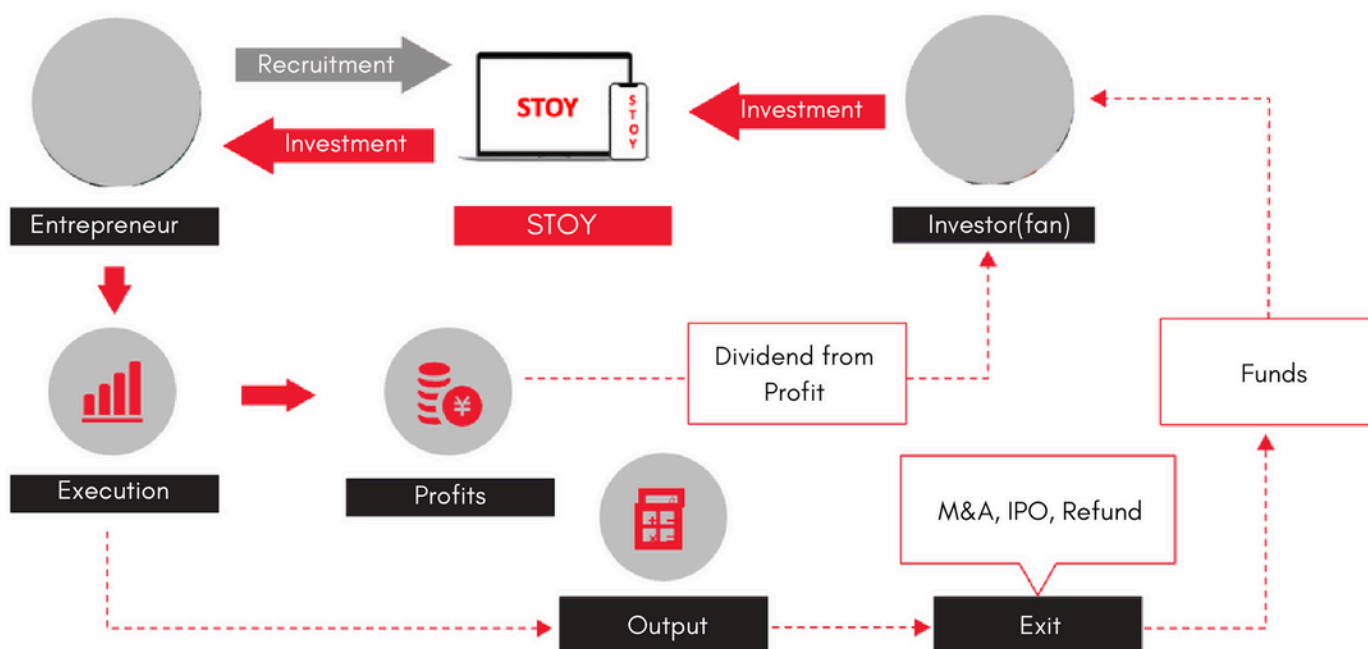
## Industry map



Dividend-type crowdfunding is generally considered low risk and high return because investors receive a share of the company's profits in the form of dividends. This means that the return on investment is directly tied to the company's success, so if the company is profitable, investors will receive a portion of those profits based on the percentage of shares they own. This differs from other investment types, such as purchase type or loan type, where the return on investment is fixed or based on interest rates. Additionally, dividend-type crowdfunding is generally considered low risk because investors have a stake in the company's success and are more likely to monitor the company's progress and management carefully.

## How STOY works?

STOY provides a service that allows investors to receive dividends by supporting entrepreneurs through the Internet. (A completely new service that can see investment effects in both income gain and capital gain)



The STOY platform utilizes dividend-based crowdfunding and provides a service to entrepreneurs where they can recruit investments through the Internet. With the investment, the entrepreneurs execute their plans and produce profits and output. Meanwhile, investors who invest through STOY can receive dividends from the entrepreneurs' profits. Investors can exit by M&A, IPO, or refund if the project grows.

When investors receive funds from an exit, they can become a fan of the entrepreneur's project and reinvest through STOY. This creates a virtuous cycle where investors contribute to the growth of projects they believe in and can benefit from the success of those projects.

STOY can create a symbiotic relationship between entrepreneurs and investors, allowing them to work together to grow businesses and generate profits.

# STOY Features

## Feature 01. Investments that can be made by beginners to professionals

Investors who have invested in a specific business or project through the Stoy family can expect an income gain that returns the profits that can be obtained from the business effect of the issuer to dividends or a certain price increase depending on the investment target of the issuer. It is also possible to obtain a profit (return) according to the amount invested in the capital gain or both. Depending on the investment agenda, you can choose an investment method.

## Feature 02. Abundant variation of products

Since the type of recruitment agenda is rich in real estate, solar energy, precious metals, awnings, events, stores, and businesses, you can find the company you want to support. Finding and supporting a project in a field you are good at is also possible.

## Feature 03. Judging Criteria

Recruitment safety is guaranteed because participants are the companies that have passed strict screening, so it is safe even if you are new to investing. In our company, we post projects that have passed strict examinations.

+

### Advantages



Knowing about a new business



High returns can be obtained



Increased invested business value



High capital gains can be obtained



You can quickly find products with investment potential

-

### Disadvantages



Difficult to cancel the contract midway through the investment



Dividend falls short of expected amount



Capital gain does not reach investment amount (loss of principal)



Poor business performance



The company in which you invested went bankrupt

## STOY Prospect

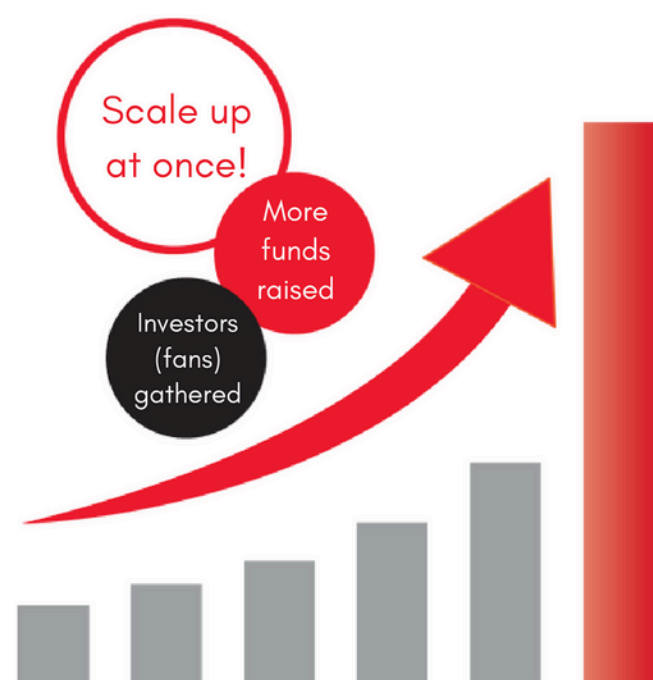
Since **acquiring investors** and **growth funds** is straightforward and effortless on the STOY platform, you can expect your business to scale up quickly!

The investment funds collected from STOY become growth funds that can be used for various purposes, such as corporate operating funds and facility costs. In the case of the past, preparing business funds was a great burden, and there are cases where a business fails even though it is a good service because it is not able to concentrate on operations.

If you jump on the STOY, you can start with funding cleared so that you can fully focus on your business.

Since Stoy is a platform that connects businesses and investors (fans), investors (fans) at the time of startup can also expect from a supporter's point of view, and it is possible to scale up the business with a sense of speed.

In conclusion, STOY has the potential to be a game-changer in the world of business funding and investment. By facilitating investments from fans and providing growth funds to businesses, STOY removes the barriers that have traditionally made it difficult for startups to succeed. With the support of the STOY platform, businesses can focus on their core operations, while investors can support startups and expect returns on their investments. As a result, STOY is a promising project in the long run, with the potential to transform the way businesses are funded and grow.



Gain your loyal investors(fans) on STOY!

# Roadmap & Milestones



## Dividend-based Crowdfunding

Use your favorite store or service and receive dividends. Pick your favorite artist or sports team, and increase your assets. If you're with Stoy, you can support the project you like without burden. Dividends will keep coming back to you.

If you grow, you can expect a big return.

Securitization of various things.

It is easier to start investing in a smaller amount

Now, let's all STOY together.

Everyone shares big things on STOY.

## Disclaimer

Please note that investing in our dividend-based crowdfunding project involves risks, including the potential loss of your entire investment. Before investing, please carefully consider the risks associated with this type of investment, as well as your investment objectives, financial situation, and other factors that may impact your decision to invest.

This crowdfunding project may not be suitable for all investors. You should be aware of the risks associated with investing, including the risk of losing all of your investment, and should only invest funds that you can afford to lose without adversely affecting your lifestyle.

Investments in startups and other early-stage companies are highly speculative and involve a high degree of risk. The success of this project and any potential return on investment cannot be guaranteed and may be affected by a variety of factors, including market conditions, competition, and the ability of the company to execute its business plan.

In addition, please note that investing in a dividend-based crowdfunding project carries unique risks, including the risk that the company may not generate sufficient revenue to pay dividends or may choose to reinvest profits rather than pay dividends. The timing and amount of any dividends are subject to the discretion of the company's management and may be affected by a variety of factors, including the company's financial performance, capital needs, and growth opportunities.

By investing in this crowdfunding project, you acknowledge that you have read and understood the risks associated with this type of investment and that you are making an informed decision to invest based on your own research and due diligence. You also acknowledge that you have had the opportunity to consult with legal, financial, and other advisors regarding this investment and that you are investing at your own risk.