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DIVO  
BLOCKCHAIN & BEAUTY

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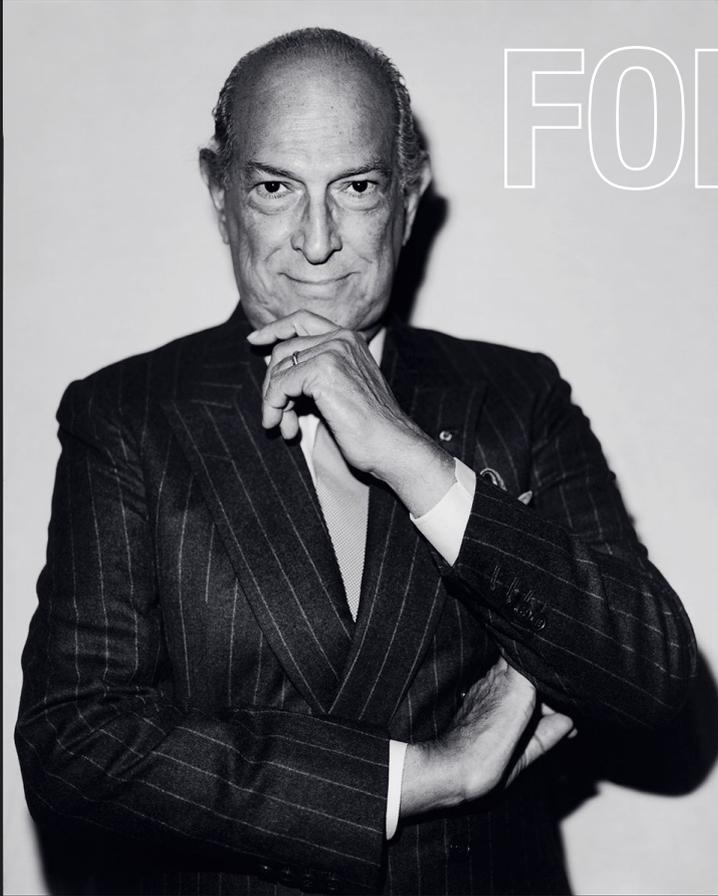
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# FORREWORD

**«The great thing about fashion that it  
always looks forward»**

Oscar De La Renta

## 01

### **The fashion industry is ready to welcome them.**

The fashion industry is one of the major components of the global economy, with a turnover of \$2.8 trillion per year. It is steadily developing, but is still almost untouched by global digitalization.

Web platforms and digital services, Big Data, artificial intelligence, machine learning, blockchain - today all these technologies enable omnichannel communications and accelerate social commerce.

The necessity of content copyright protection, objective valuation and verification of reputation, and fair distribution of revenues among all participants in the value chain have already changed the landscape of the fashion world, and the industry is trying to discern its new configuration.

**Recognizing the relevance of digital transformation to the industry, and the industry's readiness to embrace it, DIVO is creating a platform solution that will unite all market players, facilitate new types of partnership, and create a modern business environment.**

# EXECUTIVE SUMMARY

02

DIVO is a multifunctional omnichannel platform supporting interaction between fashion industry participants.

**Multifunctional  
omni channel  
platform**

03

Based on blockchain technology, DIVO Platform enables new faces to show themselves and avoid basic mistakes, while experienced models can avoid professional risks when making a decision on cooperation and use new tools to move up the career ladder.





## 04

The pre-existing digital technology of facial recognition, the adoption of smart contracts, and the use of Big Data and other contemporary methods of data processing enable brands and modeling agencies both to see the full range of proposals on the market and to start working immediately with the faces they require at that moment.

## 05

The platform has a clear objective - to digitize and facilitate any direct interaction between participants in the fashion, beauty and lifestyle industries and to bring these interactions in line with modern business standards - transparency, speed, monitoring and peer-to-peer cooperation.

## 06

The use of blockchain makes it possible to further reduce delays caused by doing away with intermediaries, while also increasing mutual trust with the tools for monitoring, analysis, and evaluation available to participants before they decide on a partnership.

# **DIVO Platform consists of three key elements that are seamlessly linked with each other, ensuring the system is complete and easy to scale.**

07

## DIVO Mobile App

DIVO App is a mobile application for models that comprises a wide range of functions for managing working processes and instruments to boost career development, as well as avoiding professional risks.

08

## DIVO Web

DIVO Web is a working space for brands, models, agencies, and professionals that can reduce costs and automate business processes, providing transparency at every stage and also offering technological advantages in the search for new faces and in building direct partnerships with them.

09

## DIVO Net

DIVO Net is a social network that makes it possible to scale up the community, providing new talent the chance to break in to the industry. The integrated market place offers industry professionals extra social capital and gives commissioners the full picture of offers available on the market.

**The combination of these three elements forms an infrastructure through which DIVO meets the professional demands of all fashion industry players.**

10

**The open environment grants new and established models equal access to the global fashion community and creates comfortable conditions for interaction on the principles of transparency, fairness and security.**

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This social-media aggregator serves as a hub of network activity embracing a wide range of users, facilitating increased efficiency in the promotion of products and services by placing content in several channels simultaneously with the help of an open API.

The use of smart contracts and blockchain ensures the automation of business operations, bringing them in line with international standards. It also provides access to integrated third-party solutions in relation to auxiliary products, and protects the intellectual and labour rights of all parties.

DIVO is a scalable product with a proven business model that utilizes proven technologies and solutions from projects previously implemented by the developer. The use of cutting-edge technologies lacking in the industry and the comprehensiveness of the proposed solution, uniting all market participants, will become the key components to achieve competitive advantages.

**All of these features contribute to the high value of the platform, as confirmed by Baker Tilly's evaluation.**



# THE MARKET & ITS NEEDS

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We understand the term “fashion industry” as referring to a set of linked sectors which form a single economic and media landscape, comprising brands, manufacturing, retail, advertising, social networks, and financial groups, as well as the huge number of industry professionals involved: models, photographers, stylists, makeup artists, marketers, advertisers, fashion designers and many others.

**Its all  
about  
lifestyle**

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Fashion and beauty are not only the models, the clothing manufacturers and the business structures behind the brands, but also a lifestyle for millions of followers with a high level of income. This has turned the industry into an important sector of the global economy with a steady growth in turnover and revenue to participants.





Some figures characterizing the market at the beginning of 2019:

**\$ 2.8 trillion**

the turnover of the fashion and beauty industry

**28 %**

of global e-commerce market is occupied by the fashion and beauty industry

**\$ 408 billion**

turnover of e-commerce in the fashion and beauty segment

**\$ 634 billion**

the forecast turnover of e-commerce in this segment by 2021

**\$ 550 billion**

global advertising spend in the fashion and beauty segment

**45 %**

the share of social commerce occupied by the fashion and beauty industry

**\$ 50 billion**

the value of SMM for models

**\$ 30 billion**

the global market for talent and fashion industry professionals

## 14

Almost 2 billion people make up the millennial group. And of that 2 billion,

**90 %**

use technology based on artificial intelligence

**84 %**

take user content into consideration when making a purchase decision

**77 %**

actively use loyalty programs

**63 %**

follow brands on social networks

**46 %**

rely on social networks when shopping online

**35 %**

use mobile payments and alternative payment methods

Studies by McKinsey and PwC (PricewaterhouseCoopers) show that today the global fashion and beauty market continues to grow and its growth rates are only increasing. The main drivers are large developing countries, where a sharp increase in average incomes is prompting great demand for goods and services in the premium and luxury segments.

According to McKinsey Global Fashion Index (MGFI) the prediction for the fashion industry growth is around 3.5 to 4.5 percent in 2019, slightly below 4 to 5 percent estimated for 2018.

The most significant role in shaping the demand for fashion industry services is played by millennials. By 2024 they will account for more than half of the total consumer market. The purchasing power of Generation Y already exceeds \$ 3.1 trillion, and millennials are actively rebuilding the landscape of the economy in accordance with their ways of consuming information, products and services. The fashion industry can no longer afford to ignore them.

The consumer habits of modern society are changing under the influence of new technology, prompting new developments in all areas of the economy, in specific markets, and in the business processes that exist within them.

Big Data, machine learning, blockchain and other state-of-the-art technologies are already used to build omnichannel communication systems, automate workflow and raise business practices to international standards, making collaboration between all participants faster, safer and more cost effective.

In 2017, digital advertisement became the prime advertising method and overtook televised advertisements, which used to be the best for ad consumption. The rapid development of mobile technologies, the total infiltration of devices into all spheres of our lives, and an explosion in alternative payment systems are becoming the main features of the digital advertising market. About a third of consumers already consider smartphones as their main source of information. By 2025, the number of mobile device users is predicted to reach four billion people.

**Due to the rapid development of social networks, e-commerce, social commerce and the implementation of marketing solutions using the concomitant agents, influencers and affiliates have become major trends in marketing.**

\*Source: [Studies by McKinsey and PwC](#)

\*Source: [Global entertainment and media outlook 2016 - 2020](#)

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**100** thousands  
one post views

Affiliate marketing worth \$12 billion, the AM sector is growing rapidly in some segments accounting for up to 30% of all online sales. The fashion and beauty industry is one of the leaders in its implementation of affiliate marketing, generating up to 70% of sales through word-of-mouth, social media buzz, discounts, special offers and cashback services.

The percentage of internet users worldwide, who are celebrity networkers is about 40-60%, depends on the region. The total audience coverage of models, fashion bloggers, celebrities, artists in social networks is estimated at 1.5 billion people, which is almost half of active social media users.

**1.5** billion people  
audience coverage

Amidst the general decline in consumer confidence in advertising, influencers in the form of Instagrammers, Youtubers or Facebook stars are having an ever-increasing effect on the market. According to a survey by Launchmetrics, almost 80% of global brands use influence marketing today or are striving to do so in the future.

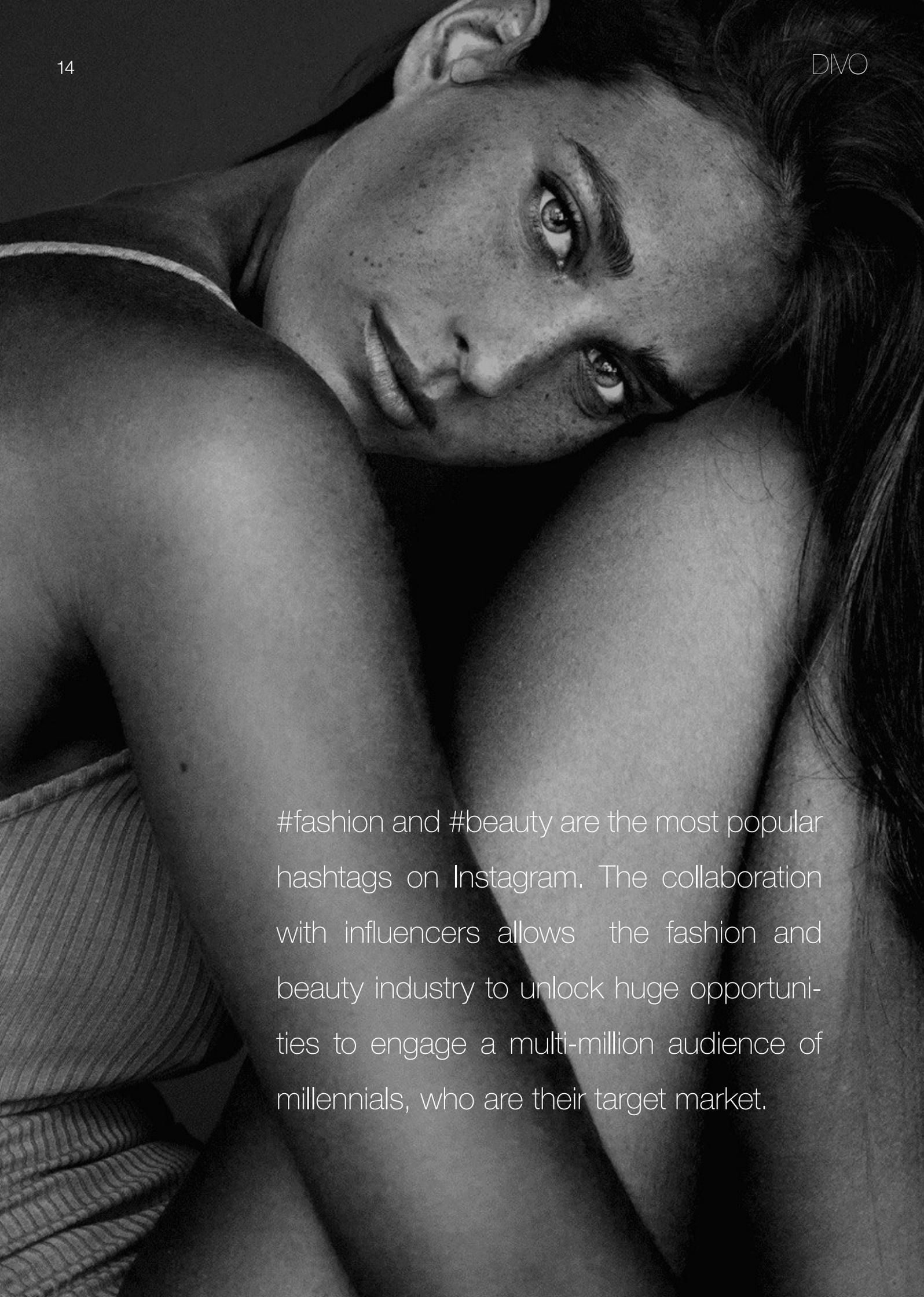
**70** thousands model  
account subscribers

The account of a professional model on Facebook or Instagram has at least 30,000 subscribers, with each post receiving up to 100,000 views or more, and the total audience reach of fashion stars on social media is estimated at 1.5 billion people.

# ESSENTIALS

\*Source: 101 Affiliate Marketing Stats

\*Source: A Quick Guide to Influencer Marketing



#fashion and #beauty are the most popular hashtags on Instagram. The collaboration with influencers allows the fashion and beauty industry to unlock huge opportunities to engage a multi-million audience of millennials, who are their target market.

## 16

**The fundamental digital transformation of the world of fashion has become inevitable. With a clear understanding of the industry's problems and the technology required to overcome them, DIVO represents a digital platform that can transform all work processes in the industry, increasing their productivity.**

Representatives of the industry take advantage of this by inviting models to become brand ambassadors, and creating popular content with their help, or increasing customer loyalty by using familiar imagery.

In contrast with modern demands on business practices, most of the processes inside the fashion and beauty industry have changed little since the birth of the industry and are still managed manually.

The fundamental digital transformation of the world of fashion has become inevitable. With a clear understanding of the industry's problems and the technology required to overcome them, DIVO represents a digital platform that can transform all work processes in the industry, increasing their productivity.

Models work with their clients through agents who manage all communications, search for new offers, sign contracts and coordinate work. There can be several such intermediaries in the chain between the client and the model, which slows down collaboration and increases the costs for both sides. Their activities are not subject to objective audit, and this often leads to non-fulfillment of financial obligations, violation of intellectual property, labor right infringements, and risks to personal security. Lack of transparency in work processes leads to mutual distrust in the market, destroying both career opportunities and industry development.

Rigorous adherence to up-to-date business principles and a focus on developing a comprehensive solution has enabled the DIVO team to create a universal and quickly scalable product for all market participants. The feasibility and effectiveness of the platform's development strategy have been confirmed by external audit, and now the DIVO Platform is ready to take on the whole market, to join the top, and to decisively define its technical evolution.

# DIVO PLATFORM

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DIVO is a next-generation hyper-converged digital platform that combines a wide range of online services and applications adapted to the specific needs of each fashion industry participant.

The platform improves the efficiency of business processes and combines various tools and communication channels into one space – a mobile application and a web interface.

**hyper-converged  
digital platform**

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Blockchain technology provides the foundation for the platform. Big Data concerning professional activity, completed contracts, social network presence, number of followers, and other information combines to create unique digital identifiers and algorithms to evaluate the reliability of clients, agents, and performers.

The aim of the platform is to become a technical bridge that ensures safe and fast connection for the classical economic environment of the fashion industry and the digital economy based on smart-contracts and blockchain. The DIVO Platform gives each user the opportunity to build cooperation in a centralized ecosystem with a high level of trust due to the implementation of distributed ledger technology.





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### Third-party integration

The platform architecture allows the integration of any third-party service into DIVO. The accumulation and analysis of data will make it possible to expand the offer available within the platform with services useful to and demanded by the community.

**DIVO is comprised of three main elements: Web APP, Mobile APP and Network. These are separate convergent systems that can exist and scale autonomously, but they acquire their full value only when combined into a single modular system.**

## 20

### The three elements

All three elements have a wide functionality designed specifically for different industry participants to solve various professional tasks.

The set of functions for each specific element of DIVO is designed to bring the work processes of all market participants into line with contemporary standards of business practice.

# DIVO Mobile app

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**DIVO Mobile App is created for professional models, new faces and talents, and is based on the principle “the whole world can see you”.**

The value of the product for users is ensured by a user-friendly interface, fast communications, useful functionality and a set of tools that fully meet their professional and personal needs.

Performers are interested in new jobs, reliable guarantees of payment for completed contracts, copyright protection, physical safety, and also monetization of their social-media popularity. DIVO makes it easy for each party to get what they need.

The application is based on cutting-edge technologies, the most important of which is DIVO Face Recognition, which makes it possible to identify the real user with absolute accuracy and provide protection against unauthorized access to the user's account.

When combined with Big Data, the use of DIVO Face Recognition technology makes it possible to target users by appearance type. The algorithm provides an accurate search according to user-selected parameters, which allows new faces

to closely compete with famous and experienced models with a physical resemblance. DIVO gives new faces the chance to unexpectedly get a contract from an industry leader.

Smart contracts, integrated into the mobile application, ensure the ability to instantly sign contracts and the guarantee of timely payment for fulfilled agreements. When both parties come to an agreement in the blockchain network, a document is automatically generated and remains visible to all parties during its validity period.

With the use of geo-location, automatic confirmation of current status, a virtual SOS button and the constant care of the support service allow members of the DIVO community to feel safe throughout the entire work period.

The application allows users to increase and monetize their existing social capital with the help of built-in crowdfunding and micro-lending platforms.

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## Functionality of the DIVO Mobile App

### **DIVO Model Profile**

Is a tool for creating a look-book or portfolio in accordance with international standards in the modeling industry.

### **DIVO Casting**

Is a convenient information panel showing the latest castings, with push-notifications and route-planning anywhere in the world.

### **DIVO Finance**

Is an indicator of current financial account status and tools for obtaining loans, insurance and investments. It provides solutions for fundraising as well as tools for monetizing content or products through tokenization.

### **DIVO Travel**

Is a navigation tool. It provides information for logistics, accommodation and performers' daily needs. It suggests only places with an established reputation. It also provides a taxi and urban transport services. SOS button.

### **DIVO Discounts & bonuses**

We have hundreds of partners around the world, from taxi services and restaurants to brands offering models loyalty programs with discounts of up to 100% available worldwide.

### **DIVO Smart Contract**

Is a tool for quick and remote entering into a smart contracts legally recognized in some jurisdictions, for monitoring of the current status of a concluded smart contracts, as well as control over their implementation, for automatic royalty distribution, for crowdfunding platform.

### **DIVO Legal**

Certification of rights to the content and other intellectual property.

### **DIVO News**

Is an event feed that gathers useful content from external and internal sources and is individually customizable.

## 23

The DIVO App is a safe and universal working tool for all industry participants who can be considered as service providers - models, talent, and other fashion professionals.

**As an integral part of the entire DIVO Platform, the application is also a constantly updated database with a universal structure and embedded machine learning and artificial intelligence tools. This makes it an irreplaceable resource for the functioning of the platform's connected module - DIVO Web.**

BEAUTY APP

# DIVO Web

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DIVO Web is a multifunctional system interface on the “back-end-as-service” principle that is designed for platform partners such as modeling agencies, brands, advertisers, financiers among others, giving commissioners the opportunity to independently observe all performers and communicate with them via the DIVO Casting virtual marketplace.

The service gives partners access to a constantly updated database of verified fashion industry professionals, models, and new faces. Divo Face Recognition technology allows customers to quickly find the most relevant providers. By leveraging Big Data, it makes it possible to form the most flexible search queries and instantly get the desired results based on multifactor algorithms.

The basis of an effective search for the desired model is face recognition technology, which guarantees the customer highly accurate detection and identification. Based on the analysis of individual features of a human face, the system makes it possible to select a model that most closely matches the specified type.

DIVO Web allows partners to automate business processes, simplify communications, and significantly reduce costs by eliminating intermediaries from the work chain.

Built on the principles of an open market, the system provides the opportunity to see the most relevant offers and start cooperation immediately, as soon as the parties have reached an agreement. The immediate conclusion of smart contracts and the ability to analyze the reputation of the contractor protect the client from nasty surprises in the implementation of established agreements.

Transparency in contract performance provides the ability to monitor and control work processes from start to finish, creating a trusted environment for interaction between the clients and performers. The architecture of the service makes it possible to synchronize with external working tools and integrate the most valuable solutions from different suppliers.

DIVO allows partners to invest in promising talents, gaining the loyalty

of performers and getting a share in their future earnings through the tokenization of their content and creative works.

The service provides clients with the opportunity not only to select types that are suitable for a specific project, but also to find people that are as close as possible to the spirit of the company and to discover new superstars who can potentially become the new face of a brand.



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## Functionality of the DIVO Web

### **DIVO Model Profile Management**

A user interface with a database of models offering the option of automated search by facial characteristics

Tools for manual adjustment of searches, filtering and systematization of results

Tools for analyzing the professional skills of a provider and evaluation of their reputation based on Big Data

Solutions to find new faces and work with the most promising young professionals

Tools for investing in the most promising talents

### **DIVO Casting**

Interface solutions to digitize the casting procedure for models

Tools for running, monitoring and managing workflows. Synchronization with external calendars and task managers

Tools for creating and managing a base of performers who have previously worked with a brand. Possibilities for creating an internal rating of models based on analysis of the effectiveness of marketing campaigns with their participation

### **DIVO Finance Management**

Reports on financial performance. Automation of the most popular functions for budgeting and limiting costs and revenues

High variability of integration with any external accounting systems using technologies such as web services and ActiveX Data Objects (ADO) and ActiveX Data Objects (ADO)

Operational planning using the payment calendar and application processing tools

### **DIVO Travel Management**

Navigation

Solutions for logistics, accommodation and everyday needs of models

Control and monitoring

### **DIVO Loyalty Management**

Tools to increase competitiveness among other clients, solutions for completing the goals and mission of the company, as well as product placement solutions

Tools for building the loyalty of performers. Solutions aimed at stimulating the creation of user-generated content (UGC) to increase brand awareness

Solutions to develop collaborations and mutually beneficial relationships with models and other partners. Tools to create targeted programs with payment in proprietary tokens

### **DIVO Smart Business**

Solutions for the automation of work processes and the standardization of business procedures. Tools for the instant conclusion of transparent and reliable agreements within the platform using smart contract technology

Solutions to ensure transparency of transactions and control over the status of their execution at all stages

Online communications tools

### **DIVO Legal Management**

Certification of rights to the content and other intellectual property.

DIVO WEB is a unique, innovative and convenient tool with the broadest functionality. The latest b2b solutions are adjusted to assist agencies, brands and other partners in their business activities.

A large, light gray, stylized letter 'W' graphic is positioned in the bottom right corner of the page. The 'W' is composed of thick, solid lines and is partially cut off by the right edge of the page.

**total automation  
of all routine  
processes**

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DIVO WEB is a primary workspace for all fashion industry participants who create demand for the services of models, talent, and fashion professionals. Within DIVO Platform, the web service will become a unified marketplace for the whole fashion and beauty industry, the true value of which is revealed through DIVO Net.

WEB APP

# DIVO Network

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**The social network becomes an open space for solving their everyday problems and safely move up a career ladder**

The social network for fashion industry participants which unites well-known names of the fashion world and a constant stream of new faces. DIVO gives the industry a professional network and allows young talent to break into the profession quickly and safely.

DIVO Net brings together the full range of representatives of the fashion industry with their varied roles, experience, professional status and skills. For each of these groups, the social network will become an open space to find solutions for the challenges before them.

The virtual space of the network is by the fashion world, it will continue to change under the influence of its laws and trends and, obeying the laws of evolution, it will inevitably engender the positive development of its participants. With the help of modern social mechanics, an active professional community will create a fruitful environment, where the brightest representatives of the industry can scale their influence, organically evolving to become opinion leaders.

For experienced professional models, DIVO Net will work as a social media aggregator, allowing them to gather all their content, find suitable distribution channels for it, and use them as drivers to expand social capital.

DIVO gives influencers the opportunity to implement ideas, embody values and fulfill a social mission, offering convenient and understandable channels of communication with followers. A well-targeted and “warmed up” audience will attract the attention of partners and sponsors who can use its loyalty to promote their ideas, while an environment built on transparent principles can create favorable conditions for their interaction, opening up broad opportunities to apply PR tools, influence-marketing and other social techniques.

NET

**Existing within a unified platform, DIVO App and DIVO Web help advertisers who are in search of new faces to identify their brand with amongst thousands of models and to find exactly who they are looking for quickly and easily. DIVO Net helps that one person to be in the right place at the right time.**

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**The social network accounts of industry professionals, models, celebrities and brands have a total of**

**1.5 billion followers**

The social network provides scalability to the entire DIVO community, attracting new faces to the industry. For novice models who have already decided on their career path but have yet to take their first steps into it, DIVO Net provides opportunities to enter the market quickly, easily, and safely, offering work opportunities with verified and trusted clients, as well as ensuring transparency of conditions in the first contracts of their career. This environment we've created at DIVO helps introduce new faces to the work process and facilitates their integration into the industry.

Thanks to Face Recognition and other embedded technologies, DIVO's virtual space is packed with career boosters and allows novice models to stand on the same ground as top models, catching the attention of market leaders and getting a better chance for a quick career launch and take off!

In addition to models, DIVO Net unites all other major players of fashion industry. Designers, agents, producers, art directors, photographers, stylists, makeup artists, illustrators, and brand managers – all valuable members of the industry who, as insiders, shape its social environment, at the palm of your hand.

According to the project development forecast, by 2022 the DIVO community will comprise more than 11 000 industry professionals with a total audience coverage of over 150 million people. The growth of the network is also backed by the desire of some of the followers of professional models who aspire to be in the fashion industry themselves, by registering an account on DIVO Net. The projected growth of users in the

platform development will reach up to 30 million people per year.

DIVO Net is the main element of the DIVO Platform, allowing the platform to be scaled up and creating an environment for effective communication between all community members. The professional social network will become a safe gateway to the industry for new models, a social sphere and a source of information, providing the industry with a constant stream of bright new faces and forming an environment that actively helps reveal and promote their potential.

DIVO Net integrates the two other modules of the platform into a single ecosystem, providing a strong link between the infrastructure, technology, functionality and users of single elements of the DIVO Platform.

# REVENUE STREAM

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The business model of DIVO Platform is predicated on the current state of the fashion and beauty market, which is characterized by a huge investment potential on the one hand and high inertia due to technological lag on the other.

**sustained  
viability**

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The external analysis of the state of the industry and the audit of the project confirmed the sustained viability of the proposed DIVO Platform, the high efficacy of its development strategy and the broad opportunities for product expansion in the global market.





**Evaluation by the international financial consultancy, Baker Tilly, points to a favorable financial outlook for a platform that implements disruptive technological solutions, capable of digitizing the industry's business processes and raising them to a level in compliance with international standards.**

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DIVO Platform's revenue is provided by several independent monetization channels:

### DIVO Subscription

Premium platform functionality is available for a monthly fee. There are several integration options — Local Partner, International Partner, Global Partner — with different subscription costs and options offered within each package.

### Transaction fees

Effectively linking models, influencers and fashion industry professionals with brands and advertisers, DIVO provides the technological capability to execute smart contracts. This makes it possible to take a commission from contracts executed on the platform.

### Integrated banking products

DIVO makes it possible to initiate partnerships with financial service providers and begin earning revenue through the implementation of partner programs in the early stages of platform development, issuing co-branded bank cards, launching cashback services, and providing community members with credits and loans. These financial instruments will be integrated on the basis of a share of revenue from transaction fees.

### Freemium

Introduction of fees for the use of additional services and enhanced functionality of the platform at later stages of its development. By allowing an individual user to join the community for free, DIVO generates revenue from the commercialization of unique embedded solutions: tokenization and issuance of smart contracts, co-financing tools, and Face Recognition technology.

### Other services

Implementing the capabilities of blockchain in terms of protecting content copyright and the wide possibilities for content distribution, the platform gives industry participants access to new sources of income. DIVO's revenue is generated via fees for legal services and commissions for the commercial distribution of content.

According to Baker Tilly's evaluation, these monetization channels will allow revenue to exceed outlay by 2020, generating more than \$53 million during this period. Projected revenues in 2022 are \$178 million with expenses of just \$45 million. DIVO's capitalization will grow 5-7 times in the next three years, increasing with the number of users who joined the platform. When reaching 50% of the target user growth indicator, which is equal to 5,000 members, the confirmed estimated value of DIVO Platform will range from \$150 to \$200 million.



# BASIC TECHNOLOGY

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The technical leaders, architects, and developers of the DIVO Platform are committed to a modular approach in building an omni-channel hyper convergent Platform of the next generation.

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**DIVO FACE  
RECOGNITION**

## Face recognition

The application is based on groundbreaking technologies, the most important of which is Face Identification, which makes it possible to identify the real user with absolute accuracy and provide protection against unauthorized access to the user's account. When combined with Big Data, the use of DIVO Face Recognition technology makes it possible to target users by appearance type.

The technology provides highly efficient and accurate face recognition from images for instant achievement of the desired result. The technology is also used to recreate a realistic 3D model of a face and to transfer it to a virtual space.

For modeling agencies or advertisers, the technology makes it possible to make a search in accordance with the specified image parameters. By uploading 5-6 unfiltered photos to their profile on the mobile application, the model receives the status “Face Recognized” and can be identified by model agencies using this technology.

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**guarantee of timely  
payment for obligations  
fulfilled**

### Blockchain

Provides the foundation for the platform. Big Data concerning professional activity, completed contracts, social network presence, number of followers, and other information combines to create unique digital identifiers and algorithms to evaluate the reliability of clients, agents, and performers.

### Smart contracts

Integrated into the mobile application, ensure the instant conclusion of agreements and the guarantee of timely payment for obligations fulfilled. When parties come to an agreement in the blockchain network, a document is automatically generated and remains visible to all parties during its validity period.

[read our Tech Memo](#)

TECHNOLOGY

# DIVO TOKEN

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DIVO Token is an open source cryptographic token, which is considered as a universal accounting unit for all economic transactions in the DIVO Platform ecosystem, as well as the basis for interaction with digital services of third-parties providers.

**open source  
cryptographic  
token**

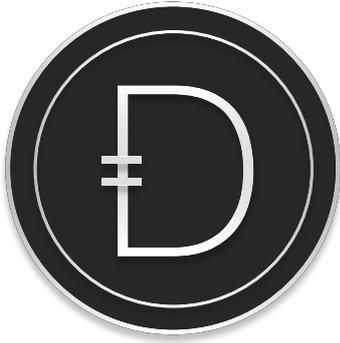
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Token Issuer:

DIVO NET LIMITED, Republic of Seychelles,  
Reg Num. 212240

Token address in Ethereum  
Network:

[open here](#)



# TOKEN SYMBOL

## TOKEN SUPPLY

6 BILLION

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## TOKEN LAUNCH PRICE

1 DIVO TOKEN  
= 0.01 USD

Token user cases include:

Rewards and tipping for creating and providing lifestyle content;

Giveaways for social media promotions and public posts;

In-app discounts and special bonuses for additional features of the platform that can be accessed for a fee;

An equivalent of value for tokens issued by models, talents and new faces through DIVO Crowdfunding App.

## VOLUME OF INVESTMENTS (USD)

SOFT. CAP 10 MILLION

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## VOLUME OF INVESTMENTS (USD)

HARD. CAP 30 MILLION

The token is used within DIVO Mob., Web Apps and DIVO Network and is not tied to equity, or business performance of DIVO NET LIMITED.

The size of the user base, its demographics and large-scale community make the DIVO platform a unique product for using a token that will be used by a wide audience.

# DIVO WALLET

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Fashion is an industry with a huge money turnover, geography, which involves a huge amount of human attention and social media mass-following.

Social networks, entertainment, luxury brands are rethinking and reinventing their original business models through promoting or launching own virtual currencies aimed to ease micro-payments and increase engagement of communities into direct communication and cooperation.

**the most  
“Fashionable  
Wallet“**

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The DIVO Wallet has a chance to become a gateway for new entrants into the digital and cryptocurrencies space which can be widely adapted by followers of fashion, beauty and lifestyle industry.

**DIVO**

- DASHBOARD
- ICO
- WALLET
- TRANSACTIONS
- SETTINGS
- AFFILIATE
- SUPPORT & TICKETS
- KYC
- LOGOUT

1 BTC: 8788.82 USD ↑ 1 ETH: 870.73 USD ↑ 1 LTC: 160.14 USD ↓ 1 MAT: 0.44 USD ↓

Hello, username!  
eng / rus

€ 12,67 divo  
get more

**TIME TO 4 ROUND START**  
01 : 06 : 11 : 55  
days hours min sec

**DIVO CURRENT PRICE**

DIVO	16
BTS	123,0845087596097657
ETH	123,0845087596097657
LTC	123,0845087596097657

**YOUR ACCOUNT PORTFOLIO**

0,96 btc Deposit

2,05 eth Deposit

1,04 ltc Deposit

**TIME LINE**

The actual article will come soon. As soon as we figure out whats a hell going on here.  
Thank you, everybody, for an amazing ICO, we will update you all shortly.  
We have a little housekeeping to do first but we aim to enable token withdrawals and member to member transfer within the next 48 hours.  
A lot of you have Bitcoin and Ethereum left on our platform, we will ensure that withdrawals are as fast as ever if you wish to withdraw it.  
We would also like to thank our front-line support team who have made this whole process possible.

**grow the community  
of new faces, models  
& talents**

DIVO Wallet has the potential to become the most «Fashionable Wallet» for the global ecosystem of brands, advertisers, industry professionals by accessing decentralized, third-party financial services.

The crowdfunding features of the DIVO Platform will attract new faces, models, talents. For the DIVO Network community the DIVO Wallet will become the prime hub of access to crypto investors by providing solutions for issuing customizable tokens, crowdsale smart contracts and independently launching a fundraising campaign.

# INTRODUCING THE MIRACLE

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The fight against any presence of discrimination has been an ever-present responsibility of every business today.

Problems with sexual harassment have existed in the industry for a very long time, but only recently it became acceptable to talk about it. Which means it can be resolved.

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**create the  
environment  
for all**

This idea has inspired us to create the environment which will combine the implementations from the best programs, practices and technologies in the fight against inappropriate behaviors, harassment, and all forms of sexism.

**For years, other models and I have spoken out about systemic sexual harassment and abuse on the job – and yet, powerful individuals have tried to silence us and tacitly given approval that this behavior is okay. Sexual harassment is not okay and should not be tolerated by models, nor should it be tolerated by our industry.**

**Sara Ziff**, Model Alliance founder

**I don't know anyone, man or woman, in our industry who hasn't experienced sexual harassment at some point in their career. We might work as independent contractors, but we still need legal protections. This is a tipping point in our society across so many industries, and it is time to truly address the elephant in the room.**

**Kenza Fourati**, top model and Model Alliance advisory board member

**Models, especially the younger ones, are particularly vulnerable to sexual predators and abuse of power within the fashion industry. Models, like actresses, are often shamed into silence or expected not to complain when conditions at work make them uncomfortable.**

**Karen Elson**, Supermodel

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DIVO establishes a new level of relationship between the industry participants, launching transparent blueprints for interaction, unites the supporters of the fight against discrimination, creates a community that protects the new faces of the modeling industry from making mistakes that may damage their reputation.

The promotion of the principles of equal opportunity, ethics, justice, respect for privacy, honor and dignity of an individual, and the implementation of these values is the declaration of the world of DIVO.

**We invite you to take a step into our beautiful future together.**

\*Source: [www.hollywoodreporter.com](http://www.hollywoodreporter.com)

\*Source: [www.thefashionlaw.com](http://www.thefashionlaw.com)

\*Source: [nyassembly.gov](http://nyassembly.gov)

# ROAD MAP

2016

- ☑ **The birth of the idea of a Global Platform**



2017

- ☑ Creating the concept of a mob. app.  
[learn more](#)
- ☑ Expanding the model database  
[learn more](#)
- ☑ Development of mob. app. prototype v.1.0
- ☑ Testing the loyalty system
- ☑ Testing the basic functions of the mob. app. with offline and online focus groups

## 2018

- Elaboration of concept on the principles of an open hyper-convergent multi-functional platform with marketplace features based on the synergy of the social network and fashion industry professionals  
[learn more](#)
- Development of a business model based on blockchain technology utilizing smart contracts
- Creation of the concept of modules extending the functionality of the platform: DIVO App, DIVO Web, and Divo Network
- The principle of combining the three modules into a single DIVO Platform is formulated
- Value opinion by Baker Tilly  
[learn more](#)
- Formation of technical requirements for the DIVO Platform  
[learn more](#)
- Development of functional design of the mob. app.  
[learn more](#)
- Development of a Platform brand book
- UX / UI design of the mob. app.
- DIVO TokenSale web app. design & build  
[learn more](#)
- Development of DIVO App screens storyboard map  
[learn more](#)
- iOS / Android mobile applications (ReactNative), Ethereum blockchain, JavaScript application programming language, Web React administration panel, Node.JS Express + Nginx application server, Mongo DB database
- Integration of Face Recognition technology into DIVO App
- Development of the architecture for the authentication algorithms and verification of users on the DIVO Network
- Testing of authentication, access recovery, and access control
- Integration of data mining technologies for search engine optimization
- Adaptation of Face Recognition technology to the goals and needs of the DIVO Platform
- Integration with Google geolocation systems and Apple Maps navigation services

Creation of proprietary messenger  
DIVO Chat

Development of software and hardware for personal investor accounts  
– DIVO TokenSale

Testing of the administrative panel of the DIVO TokenSale web application

Testing the security system of personal investor accounts through the two-factor Google Authenticator service

Crowdfunding Web App. AUSC.IO

[learn more](#)

Functional and regression testing of iOS / Android mobile applications

Development of DIVO brand promotion strategy

## 2019

DIVO WEB service extension of functionality

Fundraising

[learn more](#)

Testing of connection between Web and Mob App(-s), extension of functionality

Marketing project among fashion community Testing, analysis of KPI of DIVO NET (offline / online)

[learn more](#)

Integration with Visa and Mastercard payment systems, cash-back services and co-branding programs

Opening offices in the DIVO Platform's countries of operation (USA, Italy, UK, France, Hong Kong, Moscow)

Development of a global partnership network

[learn more](#)

Building a database of models

Implementing and updating of loyalty programs

Testing and integration of modules: DIVO Crowdfunding (Crowdcash), DIVO Safety Management, DIVO Finance Management

Adaptation of new technological standards for doing business and automating business processes for the fashion industry

Developing an open API to provide access to integration with external services

- Development of concept of the DIVO Network

[learn more](#)

- Testing of Face Recognition technology. Step 2

- Testing of smart contract

[learn more](#)

- The launch of a line of services to promote new faces and talents.

**CROWDCASH**  
ausc © smart money

- Collection and analysis of BIG DATA in order to expand the useful functionality of the DIVO Platform

- Mobile Application in Google Play



- Mobile Application in App Store



- Audit and report on the development of the Platform and financial condition of the project from Big 4 Audit

#### 2020

- Expansion in 10 countries

- Launch of the main services of the multipurpose omnichannel DIVO Platform

- Implementation of the Open Source SaAS platform and SDK (software development kit) of the universal system of interaction between members of the DIVO Platform

#### 2024

- IPO of DIVO**

# TEAM



## Founder

Marat Bikbov

\*\*\*

has more than 20 years of experience in fashion retail



## Founder

Andrey Tulinov

\*\*\*

has more than 20 years of experience in finance and banking



## CEO

Dmitry Iakshv

\*\*\*

IT project development in South-East Asia and Middle East



## COO

Anastasia Bogdanova

\*\*\*

graduated from Moscow State University and participated in successful IT projects



## Marketing

Liza Tulinova

\*\*\*

graduated from Parsons School of Design and is Marketing and sales coordinator of Laliqve



## Blockchain Developer

Eugene Rupakov

\*\*\*

graduated from Bauman Moscow State University and completed many projects such as lightweight wallet



### **Creative Designer**

Nicol Landrum

\*\*\*

worked in well-known companies such as Samsung and Leroy Merlen



### **Application Developer**

Denis Kozin

\*\*\*

worked with industrial Bigdata integration, IT security systems and many technologies (Unity, Python etc.)



### **SMM**

Anna Zelinskaya

\*\*\*

is professional in field and continues to improve within several IT projects



### **Copywriter**

Yuri Knyazev

\*\*\*

is a well-known russian journalist and part of The Insider team



### **Fashion Advisor**

Katia Che

\*\*\*

is a professional model, actress and is currently acting in famous Russian Movie



### **Fashion Advisor**

Alvina Yu

\*\*\*

is a professional model and worked with well-known Russian Designer (Valentin Yudashkin)

DIVO  
BLOCKCHAIN & BEAUTY

Ver. 1.1  
March 2019

[www.divo.fashion](http://www.divo.fashion)