



**TOKEN  
WHITEPAPER**

Fractional Ownership of FMCG Autonomous Stores

# GLOSSARY

**01** What are MiniGo Tokens?

**02** Retail 3.0 and Market State

**03** Fractional Ownership

**04** Investment Opportunities

**05** Store revenue and cost breakdown

**06** Future Goals and R&D

# WHAT ARE MINIGO TOKENS?

MiniGO tokens are a representation of **revenue** in MiniGO stores.

MiniGO stores are **next-gen autonomous marketplaces**: we provide **AI** and **IoT** retail space for the **region's strongest brands** in physical locations.

Instead of buying and reselling the products like a traditional supermarket, our stores allow brands to **directly sell to the consumer, cutting the middle man, driving up revenue** and **improving brand loyalty**.

We focus on fast-moving consumer products (FMCG) from **top brands**, ensuring holders **constant revenue**.

Our **revolutionary** business model connects brands, and Consumers like **never seen before** in **cutting-edge stores** powered with our **Grab and Walk Out** technology.

Consumers enter the store, grab what they want and leave!

With MiniGO Tokens, you **get monthly revenues** from one of the **most innovative** stores around.

Our Cashierless stores and business model **got leading brands already hooked up**.

It's simple, every month, **4%** of store revenue gets swapped to USDC and send to token holders.

You can hold, sell or trade tokens of as many stores as you like.

Each store mints **10000 tokens** meant to share the **revenue across**. No more tokens can ever be created for the same store as the **supply is fixed**.

**Be more than a consumer. Take a slice of the pie with MiniGo Tokens.**

## In a nutshell



We gather store revenue



We swap it for USDC



We send USDC to holders

# RETAIL 3.0 AND MARKET STATE

Despite the pandemic, FMCG (Fast-moving consumer goods) **Retail is as strong as ever.**

According to **KANTAR** (World-leaders in consumer behaviour in retail analysis), "Latam experiences its **highest FMCG volume growth since 2010** [...] The arrival of COVID-19 changed purchase behaviours significantly in Latin America, **driving the highest volume growth seen for 10 years** during Q1 of 2020. **Shoppers everywhere were buying more FMCG**, [...] This resulted in total volume growth across the region of **4.8%**" [Source](#)

By harnessing this sector's growth and our technology, we set a **straight road towards success** in the LATAM region. **We are setting new heights** with our **Retail 3.0** focused mindset.

We are implementing many **innovations never seen before** in the region, such as **assistive technologies** for shoppers with disabilities, opening the door for **demographics never targeted before** in commerce.

We focus on four pillars to ensure our success:

## INNOVATIVE BUSINESS MODEL

We enable **world-class leading brands** to sell in a D2C (Direct to consumer) marketplace, allowing companies to **increase their revenue exponentially**. We **cut the middle man** and **improve** the brand-consumer relationship.

## ARTIFICIAL INTELLIGENCE

We created a **new generation in retail commerce** by using **cutting-edge** solutions in computer vision, **patented** smart shelves, and **AI-enhanced** in-store ads.

Our efforts are focused in tech-enabled **retail 3.0** stores.

## INTERNET OF THINGS

Our stores include many IoT devices, like our **region exclusive smart price tags**, enabling companies to update prices or create discounts that apply in seconds.

## EFFICIENT EMPLOYEE DISTRIBUTION

Retail 3.0 also means knowing where everything is **at all times**.

Our technology enables us to see the stock for any product in our stores, making us **adapt the number of employees required** in each store in **real-time**.

This methodology **reduces labour costs** and thus **store expenses**.

# FRACTIONAL OWNERSHIP

Despite technological leaps, wealthy players with assets to buy and open supermarkets in the last 6 decades have **always been the same** (Wal-Mart, Carrefour, Dia, etc.)

In the second decade of the 21st century, **MiniGO is disrupting the status quo with the birth of Retail 3.0.**

**Fractional ownership in Retail** is an idea that has become a reality with the advent of blockchain, and **MiniGO tokenization** enables it.

If you think fractional Retail sounds strange, consider how common fractional ownership is in other investment classes, like the stock market.

***Why shouldn't investors have the same golden opportunity to own a fraction of an Autonomous-Store like MiniGO?***

***Why shouldn't a consumer become a fractional owner of an FMCG Retail Store?***

MiniGO believes that fractional ownership can become the **next big step in Retail** by harnessing the power **blockchain** in the form of **tokenized MiniGO Stores**.

While traditional investment in retail requires tens of thousands to millions of dollars, **fractional ownership** enables **anyone** to have access to such **investments**.

Compared to other investments, returns on MiniGO tokens are **legally backed by a real business income**.

***We seek to reinvent the relationship we have with retail.***

**Be more than a consumer. Take a slice of the pie with MiniGo Tokens.**



# INVESTMENT OPPORTUNITIES

FMCG has been a cornerstone of **building wealth** since the early 1960s with global companies like Wal-Mart.

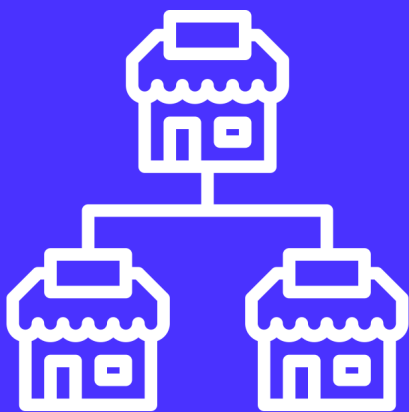
**MiniGO brings the same power to the masses.**

Our goal is to reach **300 stores across LATAM by 2025**. By then, **MiniGO will be distributing tens of thousands of USDC to token holders monthly**.

We seek to be **transparent** about our revenue by allowing **anybody** to see the **cash flow** of each store in real-time.

**We take extra care when picking locations.** For example, we focus on **high-foot traffic** locations in **high-income areas** such as gated communities, residential buildings or corporate buildings.

Some of our locations even have **exclusivity contracts**, meaning that **no other competitor can set foot in that location**. This makes **100% of potential clients shop at our stores**.



**300 stores by 2025 goal**  
*Thousands in monthly revenue  
for holders*



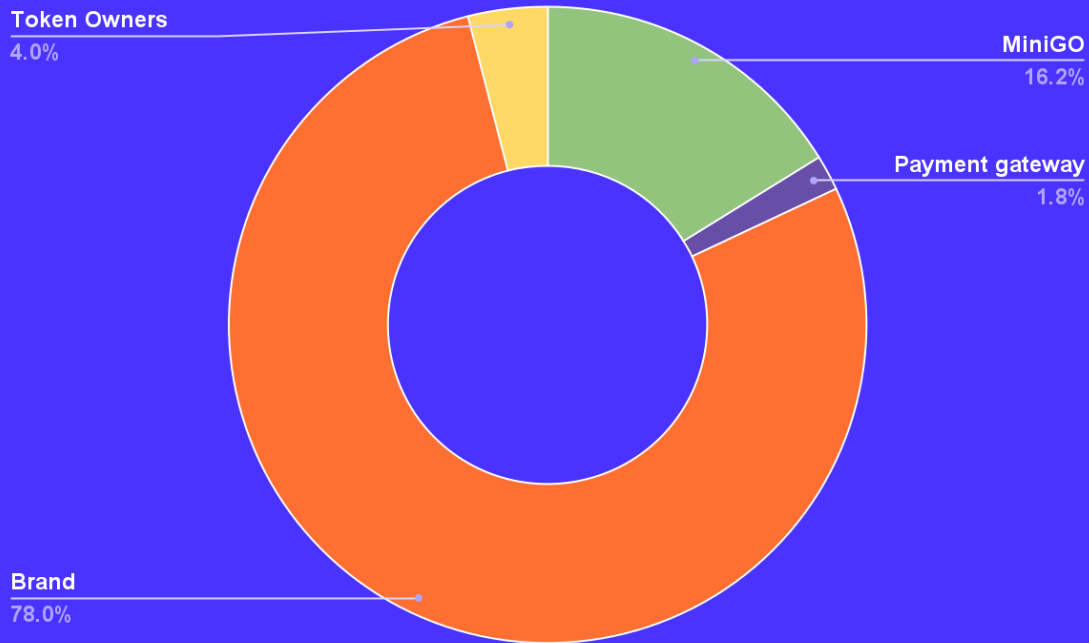
**Hand-picked store locations**  
*Ensure high and stable return  
rates*



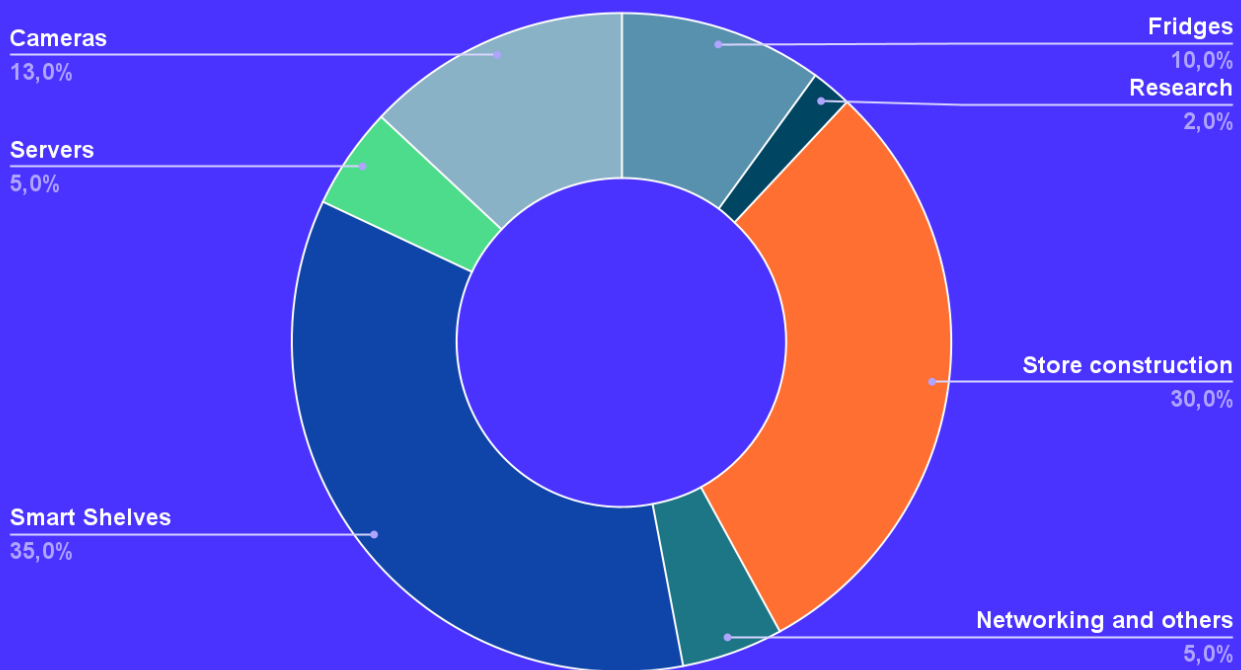
**Exclusivity agreements**  
*Take competition out of the  
equation*

# STORE REVENUE AND COST BREAKDOWN

## Sales revenue breakdown



## Approximate cost for 75 m<sup>2</sup>/807 ft<sup>2</sup> store (USD 120.000 Investment)



# FUTURE GOALS AND RESEARCH

We currently have **three pain points** in our stores. These represent both costs to the **initial investment** (thus increasing the token cost and APY) and **recurring costs**.

The goals are the following:

## REMOVING SMART SHELVES

While they are one of our core technologies, they do represent around **35% of store costs**.

We wish to develop our AI systems further to **remove the need for such sensors, which** would **reduce costs anywhere from 30-40%** of opening we stores.

**Reducing the store costs makes the tokens cheaper, thus increasing the APY and ROI.**

## REDUCE LABELING AND TRAINING TIME

Our technology requires us to train an AI system to detect new products, and this is composed of both labelling and training. Labelling is the process of annotating new data, such as a new product. **This process requires humans intervention**, is both **human resource-intensive** and takes long periods.

We approximate 36-48 hs of human labelling per unique product. Additionally, something as simple as a product redesign can take several days to put on our shelves.

Training, on the other hand, is the actual data processing. This step enables our AI to recognize new products and usually takes 20 hours as a whole.

We are currently developing **digital twins** for our stores (3D 1:1 copies of real locations). This change enables us to model the product in 3D and generate **thousands of labelling data in minutes rather than days**.

These changes **reduce the cost and time** of new brands joining us and continuously update us with new products, thus **increasing store revenue**.

## ROBOTIC PRODUCT REPLACEMENT

Currently, our stores require employees to restock the shelves manually.

We propose implementing a **robotic system**, ideally **autonomous**, that receives new products from brands and **keeps human intervention to a minimum**.

Automation not only **reduces the costs of employees** but enables us to have a genuinely **autonomous store**.



## **Sources**

Kantarworldpanel.com. (2020). Winning Omnichannel: Foco en Latinoamérica - Argentina - Kantar Worldpanel. Available at:

<https://www.kantarworldpanel.com/ar/Noticias-/Winning-Omnichannel:-Foco-en-Latinoamerica->

## **Credits**

finances by Umer Younas from the Noun Project

Currency Conversion by Nimal Raj from the Noun Project

cooperation by Mada Creative from the Noun Project

owner by Eucalyp from the Noun Project

stores by Berkah Icon from the Noun Project

Location by Asyifa Waskito from the Noun Project

agreement by Lucas Helle from the Noun Project