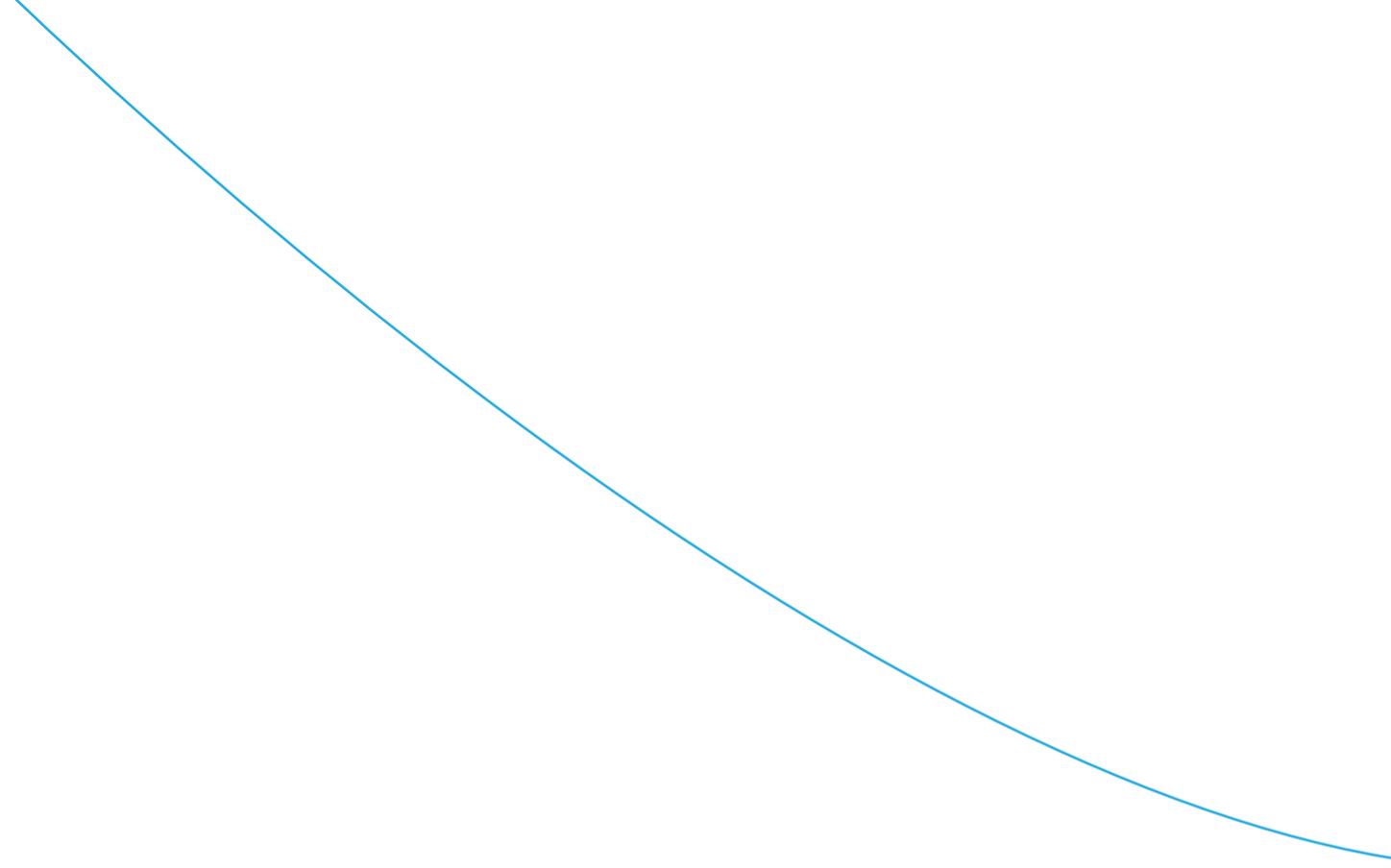# tap.

*Career center management and recruiting solutions
for disruptive education programs*

an IF When Then product

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Empowering Employers with Talent from Disruptive Education Programs

OVERVIEW

INTRODUCTION

There are thousands of disruptive education programs around the world, and very few of them have career centers. It is a common problem. It is also an opportunity for someone to solve it.

As we will explore in this paper, there are superior training options outside of formal education in many sectors. Programs offering skills that do not give formal degrees are known as disruptive education programs.

In Europe alone there are over 6,000 such education programs. Few of them have the resources to build and manage both global and local relationships with employers.

We are solving that.

Our career center solution and recruitment tools will enable global employers to connect with tech grads from the world's leading disruptive education programs.

OUR VISION

In practical terms, we have a conviction that guides us: Technology companies of all sizes should be able to find the talent they need, wherever it exists.

Right now, there are undiscovered pools of qualified talent coming from disruptive education programs all over the world. These programs are popular, but employers don't have solid pipelines to them.

Our vision is to empower global employers to build long-term relationships with these disruptive education programs. We can do this with disruptive education program career centers that give

[1]https://en.wikipedia.org/wiki/Dunbar%27s_number

employers direct access to students.

It sounds simple, but it's actually complex. Employers know how to manage a few university relationships for hiring, but they don't know how to manage thousands of disruptive education programs. They simply can't do it. Science and common sense tell us this. It's called the Dunbar effect.

Employers are used to career centers, specifically Handshake, which provides career centers for universities. However, we will bring career centers to disruptive education programs. As part of our Talent Access Portal (TAP) product, employers will have direct access to students around the world.

TAP: A SINGLE PORTAL TO TOMORROW'S WORKFORCE

Despite the boom in disruptive education, many programs are missing an important piece: career centers. Our White Label Career Centers solution can be customized for local marketplaces, and will be part of our integrated global network called the **Talent Access Portal (TAP).**

For employers, this is a simple plug-and-play solution that includes custom workflows, contact management, and team collaboration tools. They can search, discover, a constant flow of qualified talent.

WITH TAP, EMPLOYERS CAN:

• Search for Compatible Programs
• Post Jobs Directly
• Search Student Directories by Skills and Experience
• Contact Graduates for Jobs and Internships
• Build Relationships with Programs
• Create Pipelines of Talent

tap.

TAP is a freemium product. Advanced features require an additional one-time or monthly fee.

For graduates, the platform will eventually allow them to build an identity beyond skill-sets. We will introduce reputation, career interest settings, and other factors to increase the success of matches. This also puts TAP is in a sweet spot: part social network and part global jobs market.

In terms of getting disruptive education programs on the network, we already have partnerships with more than 60 programs in Eastern Europe. The network will soon include all of Europe, Africa, and eventually the entire world.

REVENUE GENERATION

The Talent Access Portal is a plug-and-play business model that will bring together students, disruptive training programs, and employers. There are many ways to increase revenue growth across the ecosystem.

2019
AND ON

Career Centers

Our SaaS product is white label job software distributed to disruptive education programs for free. These make possible a worldwide directory of programs for employers to build new hiring relationships.

Talent Access Portal

The flagship feature of our platform is a solution for global employers. It gives privileged access to the career centers of disruptive education programs to post on private job boards and directly hire graduates around the world.

2020 AND ON

Disruptive Education Rankings

With a strong inventory of programs and employers, our disruptive education ranking system will grade programs based on outcomes and other criteria, across the world. Students will be able to discover programs teaching the skills they need for careers they want. Additional revenue models such as placement advertising and scholarship distributions also become possible. This marketplace will be named after our parent company, IF WHEN THEN.

TECHNOLOGY REVIEW

The Talent Access Portal is a first-mover dapp in the EOS ecosystem. EOS was chosen for its unmatched scaling capabilities and long-term potential.

The technical performance of EOS Distributed Ledger Technology (DLT) will improve with more users. EOS can currently handle 4,000 TPS and should reach 10,000 TPS by year end. This is enough to decentralize the most important data points. While much of the platform will be managed off-chain, network performance metrics will be decentralized for transparency.

ROADMAP

Our roadmap creates layers of defensible network effects over three phases. Each one works toward widespread adoption of our career center management and recruiting solutions.

PRODUCT-MARKET FIT: "Right idea, right time."

RAPID GROWTH: Scale aggressively.

REINFORCEMENT: Build overwhelming defensibility.

This roadmap carries many risks and challenges, and there is no guarantee any of these steps will be successfully completed in the expected timelines. For the **Detailed Roadmap,** see *Appendix* (p 48).

▪ PRODUCT MARKET FIT

Central Eastern Europe, Balkans, and Northern Europe

End 2018 - February 2019
Testing White Label Career Centers and Talent Access Portal

→ **April 2019 - Aug 2019**
Prepare Seed Pitch Deck and Close Seed Capital Round

→ **April 2019 - End 2019**
Onboard Disruptive Education Programs and Grads to Live Version

April 2019 - End 2019
Recruit Business Development Agents

→ **April 2019 - End 2019**
Token Airdrop and Token Market Review

→ **2019 and onwards**
Recruit Decentralized Regional Teams
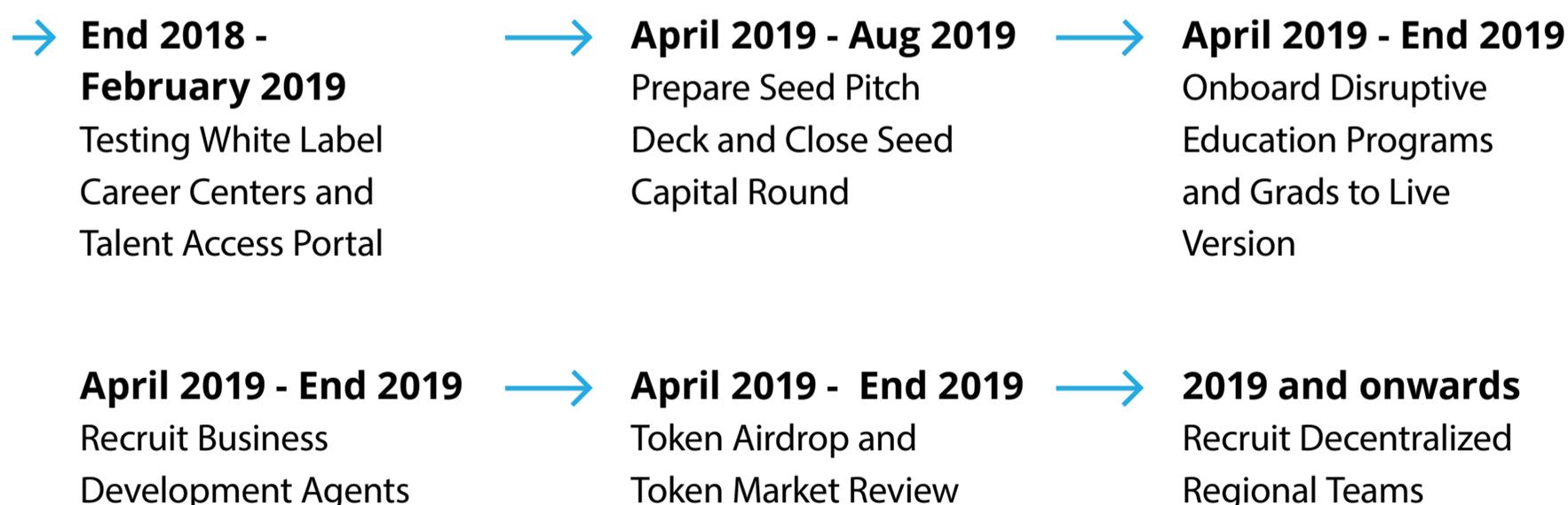
■ RAPID GROWTH

Western Europe, Africa, South America, and around the world

→ **2020 and onwards**

Initiate Global Expansion Strategy

■ REINFORCEMENT

Launch IF WHEN THEN Global Education Marketplace

→ **Early 2020 - and onwards**

Introduce Global Disruptive Education Rankings

→ **Early 2020 - and onwards**

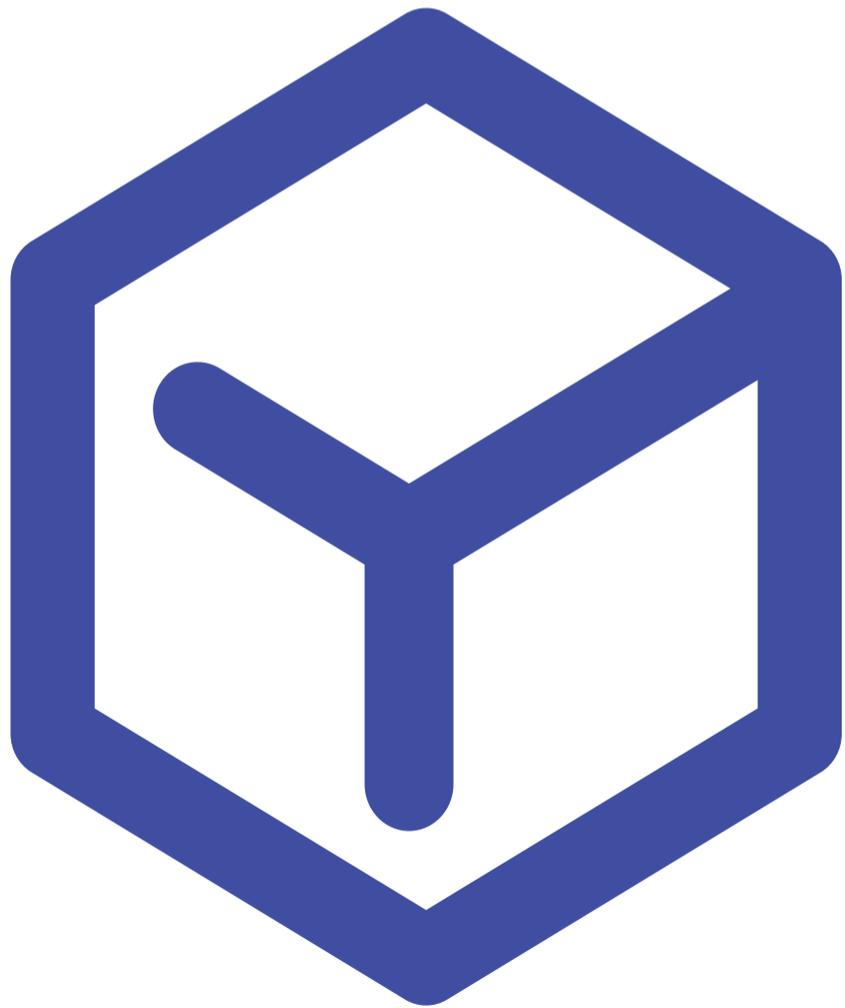Start an API Developer Community

→ **2020 - and onwards**

IF and EOS Token Implementation

■ WITHIN 5 YEARS

Become a Leading Career Center Management & Recruiting Solution for Disruptive Education Programs

BLOCKCHAIN AND THE SHARING ECONOMY

THE P2P COMMONS

Distributed Ledger Technology (DLT), more commonly known as blockchain, was invented to transfer financial value as bitcoin. However, since it is a distributed ledger, many companies have begun to employ DLT. Its transparency makes it easy to track and confirm transactions, as well as share and validate data. Because of this, we believe the sharing economy has the most to gain from DLT.

Over the past 23 years, network effects have accounted for approximately 70% of the value creation in tech.[2] The Big 5—Apple, Google, Microsoft, Facebook and Amazon—are network effect businesses. Add Airbnb, Uber, Spotify, Dropbox, Slack, and Didi Chuxing to the list. They essentially facilitate information exchange between parties, and are valuable hubs of data transfer.

Much of this value is built on data, such as user reviews and transactions. This creates a better understanding of users, and ultimately, a better matching experience. Unfortunately for these companies, the network information is centralized.

Distributed Ledger Technology is the next step in the evolution of the internet. P2P networks will manage the supply of data, but also how data is distributed. This newfound P2P commons will enable a more collaborative networked economy.

A NEW SHARING ECONOMY

Without networks, there is no modern economy. They are critical to data sharing, relationships, and transferring value. Much of it happens over centralized networks like Google, Facebook, and Airbnb. They are de facto monopolies built on powerful network effects, and their value is not in products, but from the networks themselves.

Such networks have transformed every industry except education. Global formal

[2]https://medium.com/@nfx/70-of-value-in-tech-is-driven-by-network-effects-8c4788528e35

education remains disorganized, with the value of formal degrees declining. The vast majority are misaligned with private sector employment needs.

We believe education needs a networked economy. Specifically, one that is more collaborative. Disruptive education is the right candidate for this effort.

COLLABORATIVE NETWORKED ECONOMIES

Collaborative networked economies are similar to sharing economies. But, instead of sharing things, they share information about the network.

As described in the The Four Network Effects by Jaap Van Till "'Network Effects' is formally defined as how much the Value ((V)) changes proportional with the number ((N)) of people that participate in a network of connections / relations. These various types of network effects are the engines for New Power (connecting demand to supply). Growth of Value can trigger growth in wealth, job creation and prosperity so it is worthwhile to study and implement them."[3]

While it is still early for Distributed Ledger Technology, one thing is clear: the network laws used to value DLT projects need to be reviewed. People often quote Metcalfe's Law to determine the value of a network, but this network law was originally used to describe the value of telecommunication networks, which is primarily about size.

The potential for Distributed Ledger Technology and the shared value of Peer-to-Peer Commons is best supported by Van Tills Law, where P2P sharing is not just physical resources but the information about the network itself.[4]

We cannot simply define the Value ((V)) of a network in proportion to the factorial number ((N)), we must also consider the collaborative efforts. With DLT, value is a reflection of the network's shared purpose, and how well users collaborate to reach it. Size is less important than the execution of the network's shared objectives and key results.

[2] https://www.netkwesties.nl/788/engines-for-the-new-power-the-four.htm

Often confused with cooperation, collaboration is different, and requires a common understanding. In fact, without it, collaboration is not even possible. Collaboration i*s a purposeful relationship in which all parties strategically choose to cooperate in order to accomplish a shared outcome.*[5]

The transparency of the readable ledger guarantees that the shared objective is more than words. It is action. This is one of the most important reason our platform is built with DLT.

SHARING THE CORE VALUE TRANSFER

Decentralizing network information is not about disempowering platform owners. It's about enabling stakeholders to learn from network information and improve the collaborative effort towards reaching the higher level purpose.

Metrics about the core value transfer of marketplaces is where DLT is the best place to start. Without going into great detail, all platforms have a repeatable core interaction that drives platform value. As described by Sangeet Paul Choudary, co-author and author of the books, Platform Revolution and Platform Scale, this is a fundamental feature of all successful platforms. For an Airbnb-like network, the "core interaction" is the transfer of an apartment between hosts and guests[6] For Google, it's the transfer of information. For us, we have defined our core interaction as the transfer of a job through the disruptive education economy.

Sharing metrics about our core value transfer ensures that stakeholders can be more active, with progressive objectives. Defining the network's strategic objectives and the key results of the core interaction can be done by using the Objective and Key Results (OKR) management tool pioneered by Andy Grove at Intel and venture capitalist John Doerr.[7] The OKR methodology is a bold approach to management and requires a company

[4]http://theconnectivist.wordpress.com/2015/03/25/np9-engines-for-the-new-power-the-four-network-effects/
[5]https://seapointcenter.com/cooperation-teamwork-and-collaboration/ [6]https://platformed.info/the-core-interaction-platform/
[7]https://felipecastro.com/en/okr/creating-alignment/

that uses OKRs to publish its strategic objectives and key results to everyone within its organization. Of course, what we are suggesting is somewhat more radical. It is to make the data that matters public.

WHY: SHARED PURPOSE

WHAT: SHARED OBJECTIVES

HOW: KEY RESULTS

We believe DLT unlocks a greater *Why.* The transparency creates a social contract guide platform owners to outline an even higher purpose. Platform owners will be more objectives and key results that support greater alignment with token holders.

DISRUPTIVE EDUCATION RECRUITMENT
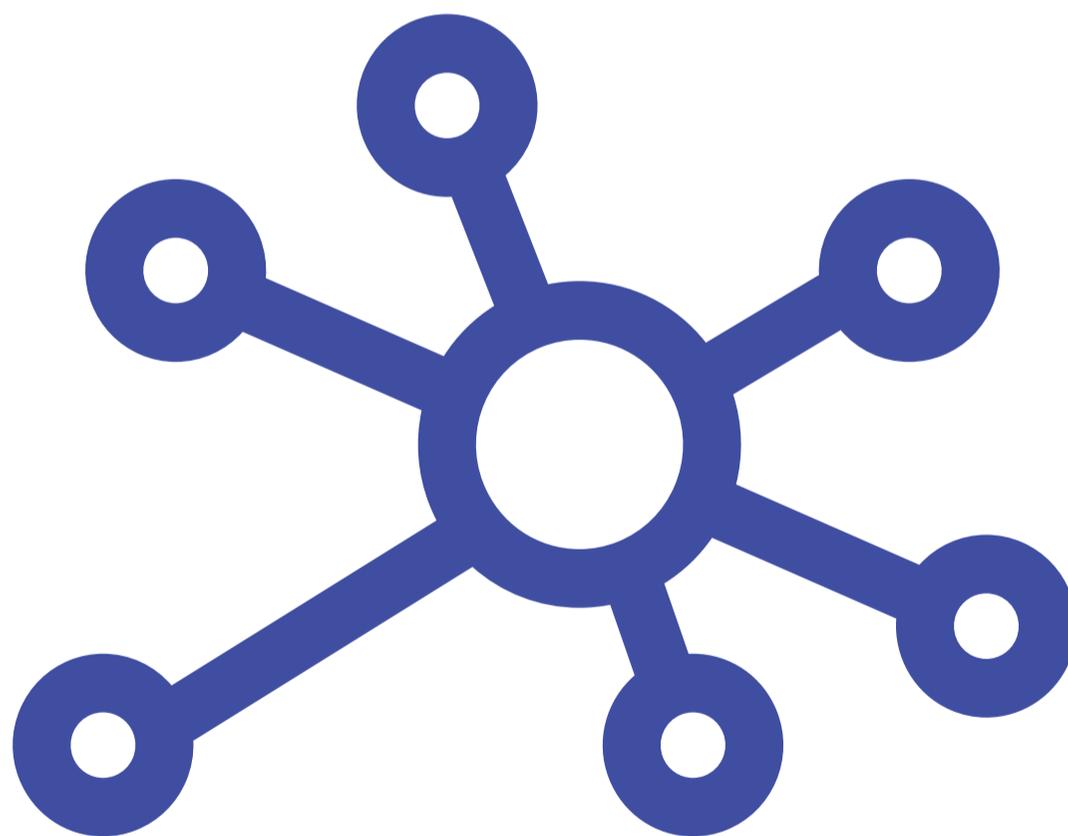
OVERVIEW

We've identified core needs for disruptive education programs, but for some, disruptive education itself is a new term. It is sometimes called non-formal education, because programs are not certified by governments and exist outside of traditional colleges and universities. They are both online and offline, and often teach in-demand skills in formats of months rather than years.

Disruptive education growth in our target sector should be strong, as the number of ICT specialists in the EU grew by 36.1 % from 2007 to 2017, over 10 times as high as the increase (3.2 %) for total employment. The European market for onsite ICT education market is estimated at $7.8B, but we expect to service only the recruitment end of the economy (see *Target Market Size, p 22*).

The region already has hundreds of thousands of ICT first-time job seekers using these training programs every year to get employable skills. Furthermore, across the the EU-28, it is estimated that 8.4 million people currently work in ICT. Many of them will need disruptive education to keep up with technological advances and remain employed.

THE SKILLS GAP

In Europe, as much as 38% of employers report the lack of digital skills has an impact on their performance, with a 46% loss of productivity and 43% decrease in the number of customers. These digital skills are often beyond the scope of a college degree. Students understand this. Among formal education students recently surveyed, 66% they're learning the wrong skills.

Obviously, there is a powerful economic reason to hire digitally skilled workers. For students, there is reason to avoid the poor time/cost efficiency of college and acquire skills through disruptive education programs instead. Even top-tier tech companies such as Google, Apple, and IBM, no longer require college education.[11]

[7]https://ec.europa.eu/eurostat/statistics-explained/index.php?title=File:Number_of_tertiary_education_graduates_by_field,_2016_(thousands)_ET18.png
[8]https://www.weforum.org/agenda/2018/10/america-has-a-record-7-1-million-job-openings-making-it-an-especially-advantageous-time-to-ask-for-a-raise
[9]https://stradaeducation.gallup.com/reports/225161/2017-strada-gallup-college-student-survey.aspx

HYBRID JOBS

Hybrid jobs are a solution to the skills gap. But it's also a problem, since these roles tend to require a mix of digital skills plus another discipline such as business or design.

The bright side is that the competition for qualified candidates has raised salaries. Among IT professionals, for example, hybrid roles have experienced a 53% increase since 2011, and the average salary has risen to $96,000 compared to $86,000 for non-hybrid IT workers.[12]

Such hybrid roles rarely, if ever, match the curriculum of four-year programs. The most efficient way to get qualified is through disruptive education programs, where most skills can be acquired in a shorter amount of time.

NEW PATHWAYS TO EMPLOYMENT

In 2016, the percentage of adults in the EU-28 (aged 25–64) participating in disruptive education increased to over 42% from 31%, compared to a decline in formal education from 6.6% to 5.8%. Now employers with high-demand jobs understand the need to invest in its development.

Obviously, there is a global movement that favors disruptive education for skills-based learning. In Europe alone there are over 6,000 such programs, and very few have career centers. Disruptive education programs remain an untapped resource for talent.
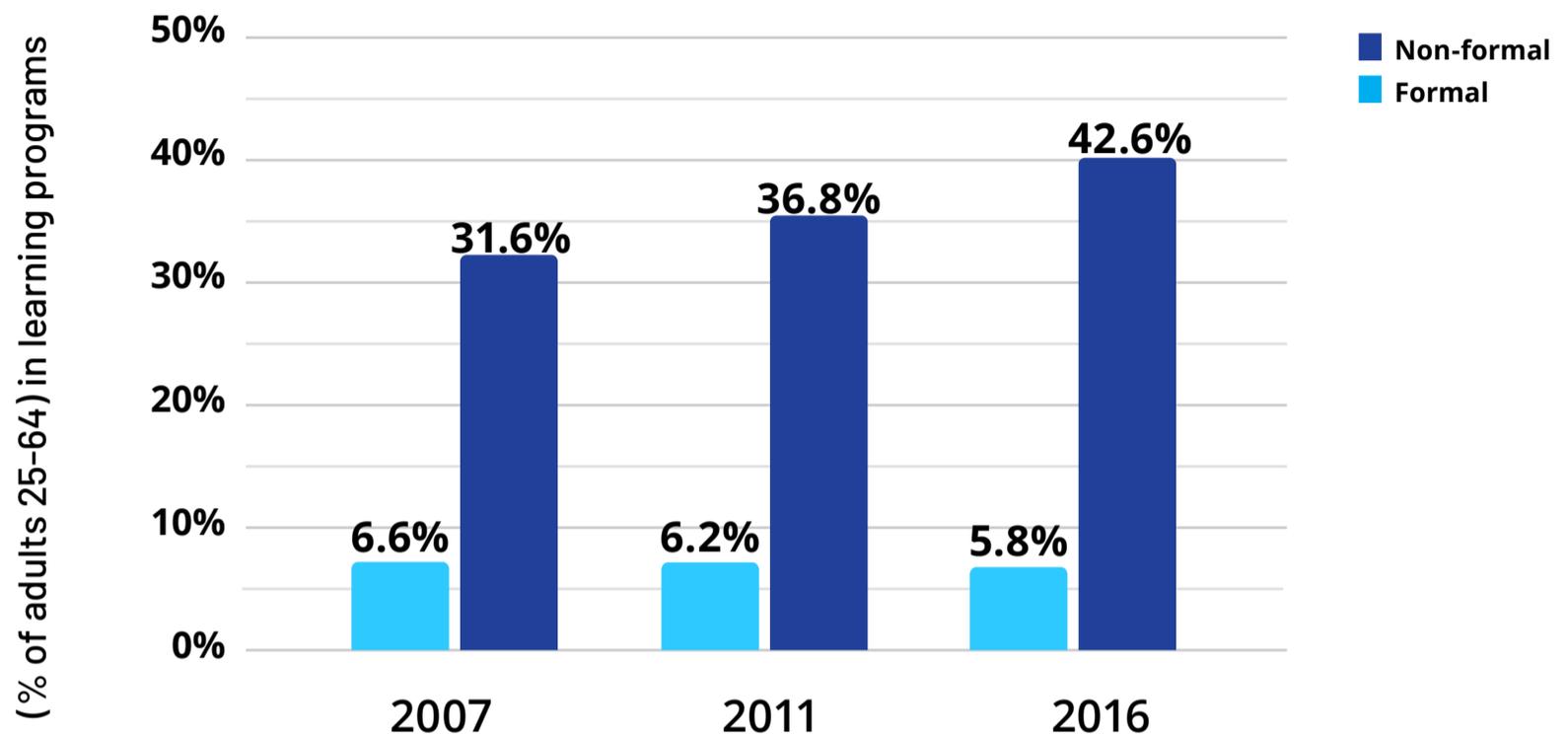
[10]https://ec.europa.eu/digital-single-market/en/news/new-report-shows-digital-skills-are-required-all-types-jobs
[11]https://qz.com/work/1367191/apple-ibm-and-google-dont-require-a-college-degree/
[12]https://www.burning-glass.com/wp-content/uploads/Blurring_Lines_Hybrid_Jobs_Report.pdf

EU-29 Participation rate in education and training (2016) by type - Eurostat Estatics

TARGET MARKET SIZE

For both employers and schools our offerings are freemium products. If Career Center or TAP users want more advanced features, they will need to pay an additional one-time or monthly fee.

For employers, the global staffing industry generated $466B in revenue in 2017, with Europe accounting for $144.5B of this market. While Europe is the largest Staffing and Recruitment region in the world, we are only targeting the ICT recruitment industry, which is a $2.16B economy.

Once we have developed strong workflow and recruitment solutions, our career center solutions will be offered to programs teaching trades and services, arts and humanities, and business administration. These fields are important for hybrid learners, and would substantially expand our total serviceable addressable market.

Job Related: EU-28 Distribuition of instruction, hours by field – Eurostat Statistics

(% of all students 2 in learning activities

Legend: ■ Non-formal ■ Formal

Field of study	Formal	Non-formal
ICT	4%	8%
Services	6%	19%
Arts and Humanities	9%	16%
Business Administration & Law	17%	18%

Field of study
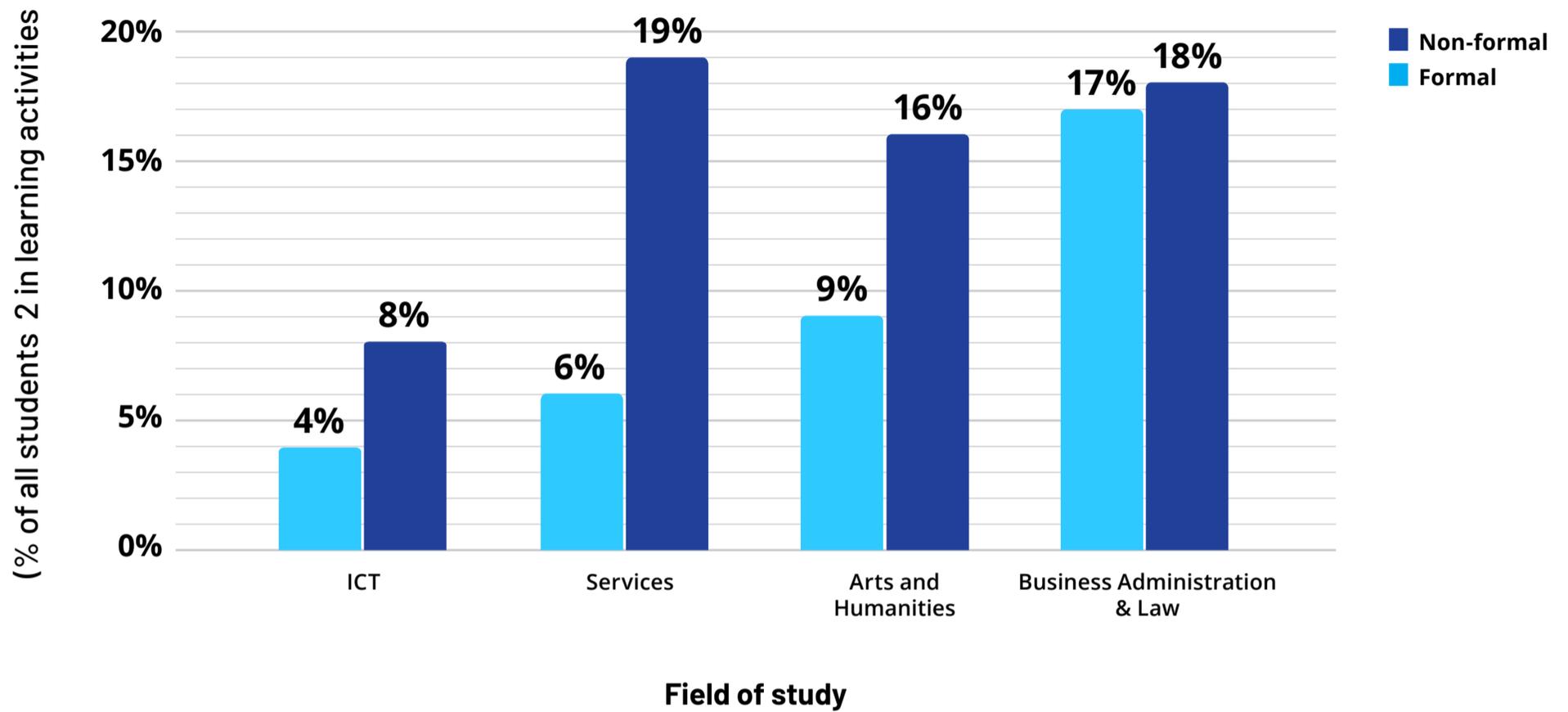
BUSINESS RATIONALE
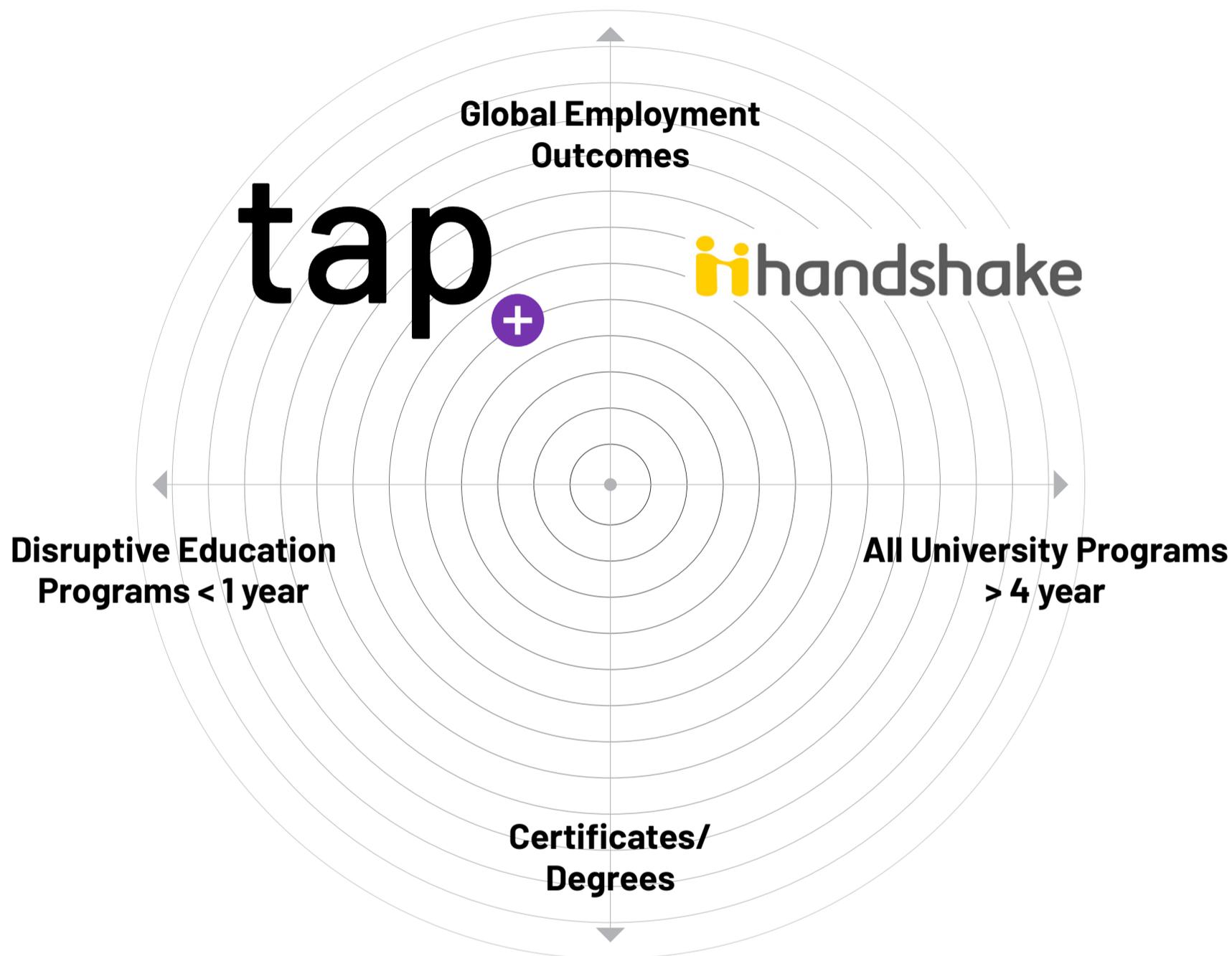
THE GLOBAL MARKET

The macro trend is clear: Disruptive education participation is growing fast. This is most evident among ICT programs, as students have a strong preference to acquire these valuable skills outside of colleges and universities.

The Talent Access Portal is addressing an important need among disruptive education programs, which is career center management. Our solution will connect programs directly to employers around the world.

Our ultimate goal is to help technology companies of all sizes to progress with the talent they need, wherever it exists.

COMPETITION: EXISTING PLATFORMS

Our main competition is a simple mindset: IF I want a job, WHEN I have no employable skills THEN I must go to college. This means our nearest platform competitor is Handshake. Handshake is focused on university graduates, and is built on the belief that university career centers are failing students and employers. We believe it's the universities themselves. Solving the global skills gap requires a new networked economy in education.

Global Employment Outcomes

tap +

handshake

Disruptive Education Programs < 1 year

All University Programs > 4 year

Certificates/ Degrees

Handshake launched in 2014 and now has 14 million users in the U.S. across 700 universities, with 300,000 employers targeting them.

Alternatively, TAP will be the first and only platform focused on disruptive education graduates, the fastest growing sector in education.

GO TO MARKET STRATEGY

Every major platform launched in environments limited by place or category. Such launches were deliberate strategic marketing decisions. But they were also analytical, business decisions.

TAP operations have launched in Central and Eastern European, and the Balkans. We chose this region to acquire a full understanding of our product market fit. The area is globally recognized as an outsourcing hotbed with a high concentration of IT talent. Most skillsets were acquired through disruptive education programs, and it is clearly working. However, we learned that nearly all programs lack career centers.

This will be the first region to receive our career center management and recruiting solutions. Already we have more than 60 disruptive education partners, mostly in the ICT sector. It will be a good test. Once we develop a strong workflow solution, we will expand into other fields such as trades and services, arts and humanities, and business administration.

By the end of 2019, our goal is to connect a minimum of 300 employers to our disruptive education partners in the major cities of Central and Eastern European and Balkan region. We will continue expanding systematically across Europe, and have already begun building bridges in Africa and other strong regions.

PROGRESS IN AN ENTIRELY NEW WAY

The greatest platforms enable people to progress in an entirely new way. They remove the friction holding people back from doing something previously difficult because of physical or resource limitations. Facebook enables anyone to connect, Amazon allows for self-publishing and private labeling, Uber enables anyone to create an additional income stream as a driver. We will enable technology companies of all sizes to progress with the talent they need, wherever it exists.

In Europe alone, we estimate there are over 6,000 online and offline options, and it's

clear very few of them have strong career center management solutions. These programs remain an untapped resource for global employers around the world. Through a single portal, global employers will request access to the career centers of the world's leading disruptive programs, thus creating new pathways to high-value jobs.
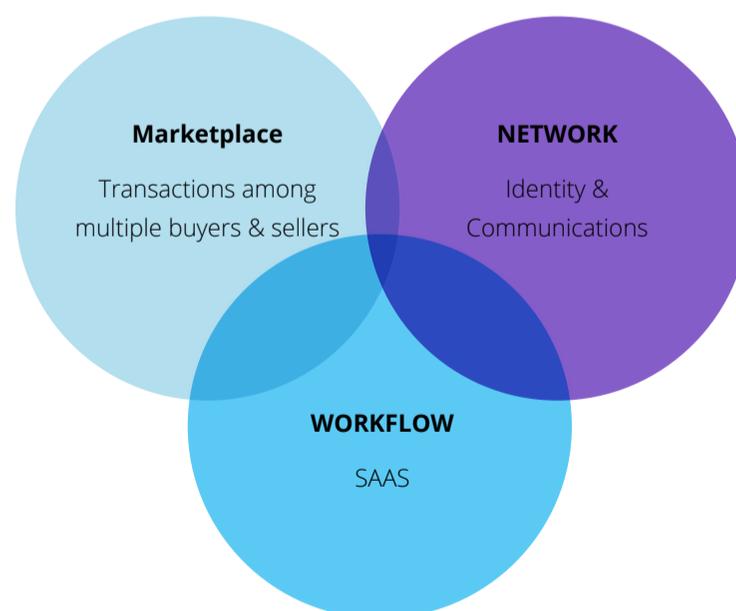
CAREER CENTERS

At the the time of this writing, we have 60 disruptive education program partners. Very few of these programs maintain dedicated career centers to assist students in the job search. This is a common problem for thousands of programs, which means there is an opportunity for TAP to fill the void with a solution. We will bring them career centers on a freemium service.

Our **White Label Career Center** software fills this core need to reduce the administrative burden to connect graduates to employers. Our career centers will feature powerful private job boards that will be easy to manage by the programs themselves. Managers will eventually be able to customize the experience, engagement tools, and control student access to the job boards.

Global employers on TAP will have the ability to search and gain access to these career centers.

TALENT ACCESS PORTAL "TAP"

Our premiere platform feature and recruitment solution for global employers is called the Talent Access Portal. This is a plug-and-play product that enables employers around the world to find, engage, and hire tech graduates directly from leading disruptive education programs.

Marketplace
Transactions among multiple buyers & sellers

NETWORK
Identity & Communications

WORKFLOW
SAAS

By: NfX LLC.

As more private job boards get integrated into our network, more students will be in our directory and more value will be generated for subscribed companies.

With TAP, employers will be able to search beyond our private job board directories by going straight to individual student profiles. They will have access to the entire pool of students on the TAP network and be able to target skillsets with precision. Powerful search filters will include situational factors such as skillsets, location, salary requirements, and many others.

Once they discover the right students, they will be able to connect directly via the platform messaging system, called Taps.

At its core, TAP is a job market network that combines the identity and communication of a personal network with the transactions of a marketplace. Graduates in the creative and tech sectors deliver high value services, and matching a student profile will not be simple nor purely objective. Companies must consider personality fit as well, and think beyond grades.

Over time we will add features such a video conferencing and demodays suited to differentiated individuals. Employers will be able to build long-term relationships based on subjective needs such as personality fit and passion for the product and service of the employer.

They will be offered both a freemium package and an **Early Adopter** package that gives companies the ability to begin hiring in a mostly untapped pool of qualified tech workers.

NEWSFEED

Students are able to follow both programs and global employers through a Newsfeed. This will play an important role in the system, and facilitates communication between programs and students. Education programs can post updates and have them served to their entire community, or in the education programs. This can obviously keep students updated and

provide another opportunity for each program to build their brand and internal community.

This functionality will be limited to training programs and employers. While students will be unable to post in the newsfeed, they will be able to leave comments, likes, and share posts. The newsfeed is for relevant, high-quality content.

REAL IDENTITIES

According to research, there's a strong correlation between tying profiles to real identity and a higher probability that a network endures and becomes a valuable business.[14]

Enabling TAP users to build and manage quality profiles is critical to building a collaborative environment. Obscuring identity is not in the best interest of the platform or the education industry. Students, educators, and employers need unique identities within the platform. Sharing profiles and profile information will be voluntary and easily customized. As the platform matures, we'll introduce applications that help to verify a student's skills and qualifications, as well as reputation and other credentials validated by apps or user submissions. All of this will improve our matchmaking.
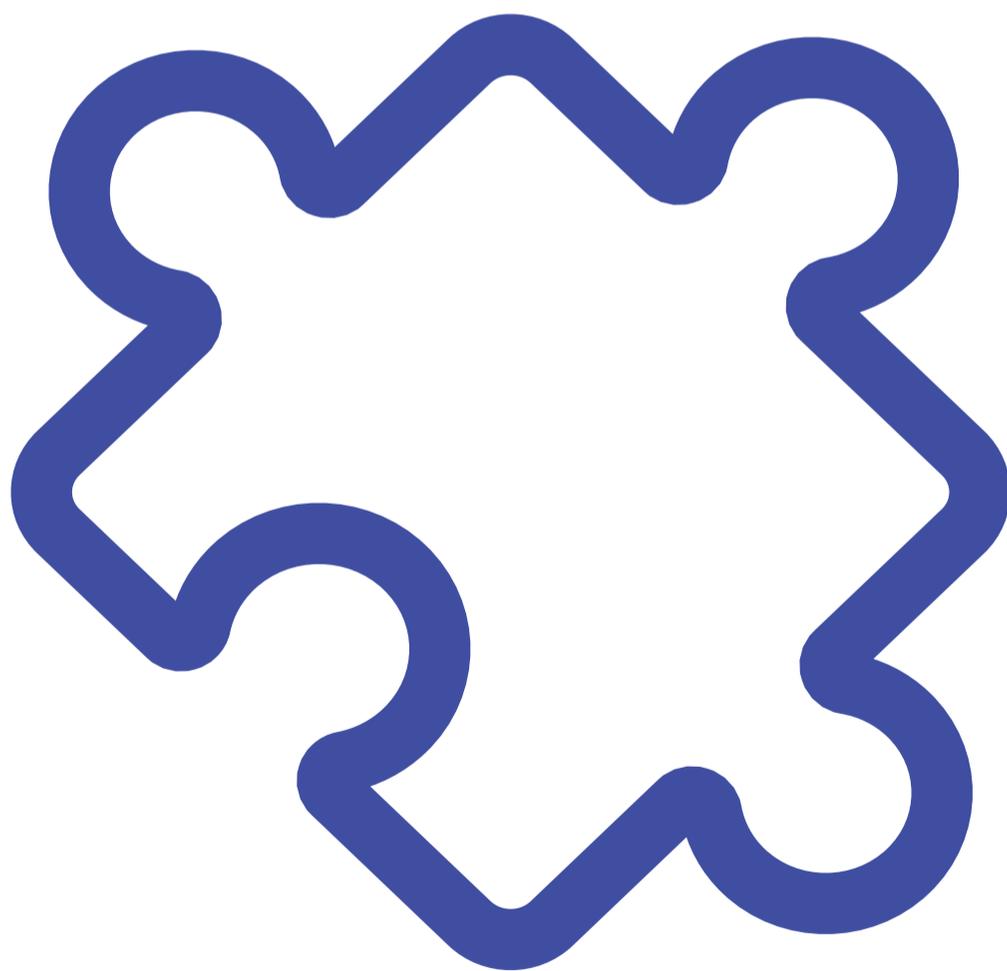
Real identity is a challenge, of course, as it requires greater commitment from users and introduces greater risk. But, with disruptive education partners playing an important role in encouraging students to register with our platform, we feel confident that much of these early problems can be minimized.

In Europe there are many legal issues surrounding GDPR and the right to be erased.[15] Therefore, we will not decentralize identities, and instead manage them off-chain until we have more clarity on the issue. We expect EOS Blockchain technology and legal implications to improve over the next three to five years.

[14] https://medium.com/@nfx/does-real-identity-matter-for-networks-4e16256f7c0

[15] https://www.blockchainandthelaw.com/2018/04/blockchain-personal-data-and-the-gdpr-right-to-be-forgot ten/

REINFORCEMENTS

SOLVING THE CHICKEN AND EGG PROBLEM

The path to critical mass is never a straight line, especially for marketplaces. Our extended research shows that we must provide significant value to disruptive education programs *and* bring employers into the network immediately.

As our inventory of disruptive education programs and global employers grows through our SaaS solution, we can introduce a disruptive education ranking system and an education marketplace, thus solving the chicken-and-egg problem for seeding our marketplace.

SCALING AGGRESSIVELY

While fine-tuning the platform, network effects will begin capturing another defensibility: scale. The capital raised by future financing will fuel expansion into global markets where disruptive education programs can benefit the most from our career center and recruitment solutions.

The worldwide demand for disruptive education in ICT, services, and arts is clear. The more aggressively we integrate the world's top programs onto a single network, the greater the value we can create for subscribed companies using our Talent Access Portal. And, the more quickly we can build quality global rankings of disruptive education programs.

DISRUPTIVE EDUCATION RANKINGS

With a strong inventory of programs and global employers, disruptive education rankings and the IF WHEN THEN global education marketplace becomes possible.

In the education marketplace, students can find and enroll in the highest ranked training programs. Our global catalogue of programs will be indexed by many situational factors, and ranked by the best

employment outcomes.

The education programs with the best employer feedback and job opportunities will be favored in the rankings algorithm. Aside from employment outcomes, we will also look at other indicators such as followers, student feedback, and the quality of trainers. The importance of rankings to the programs cannot be understated. It goes without saying that students are more likely to enroll in programs with a high ranking.

Amazon illustrates why rankings are so important:

- 70% never click past first results page
- 35% click the first product featured on search page
- First three products receive 64% of clicks

Programs both online and offline will get a chance to spread awareness and organically boost their IF WHEN THEN search ranking with ads, which function similarly to Google and Amazon ranking algorithms.

The marketplace is a natural fit for advertising to a highly engaged audience, because on average, education providers already spend 18.5% of their revenues on marketing.[16]

RECOMMENDATIONS

As valuable programs rise to the top of the rankings, students and employers will be empowered with the best options. Again, the programs that show the best employment outcomes will be favored in the recommendation engine, too.

But, our proprietary algorithm will consider many relevant factors, individual preferences, and determine how to weight each datapoint to provide the best suggestions to students and employers based on the objectives. Our search engine indexes programs based on situational filters that will help students identify the best options, such as location, time, and type of job opportunities, etc.

[16]https://vtldesign.com/digital-marketing/content-marketing-strategy/percent-of-revenue-spent-on-marketin g-sales/

TOKEN
ECONOMY

THE IF TOKEN

The IF token is native to EOS Distributed Ledger Technology, and its utility is designed to access important features in the Talent Access Portal and future education marketplace.

At full platform launch we will issue 100 million utility IF tokens. Over time, the IF token will be used for many platform functions, including staking requirements, access to data insights and tools in the dashboard, network security, rewards, and more. Distribution of tokens is currently being explored, and could include multiple phases of strategic airdrops, as well as a conventional ICO. Details will be finalized in the next version of the white paper.

IF tokens will also act as a core currency, enabling reliable and secure transactions between students, training programs, and employers on the platform.

TOKEN DISTRIBUTION

With token adoption top of mind, we are developing a careful strategy to distribute the IF token in a highly targeted way. Our goal is to ensure the viability of the token as well as long-term traction of the platform. A strategic airdrop of 10 million IF tokens will initiate the distribution campaign, with 35% of the tokens outstanding reserved for future consideration. Token allocations are currently outlined as follows:

Total Tokens Outstanding	100,000,000	
Token Economy Distribution		
Airdrop	10.00%	10.000,000
Future Consideration	35.00%	35,000,000
Team	35.00%	35,000,000
Advisors + Early Investors	8.00%	8,000,000
Strategic Partners	8.00%	8,000,000
Total	100.00%	100,000,000

Strategic Partners
8.0%

Advisors + Early Investors
12.0%

Team
35.0%

Airdrop
10.0%

Future Consideration
35.0%
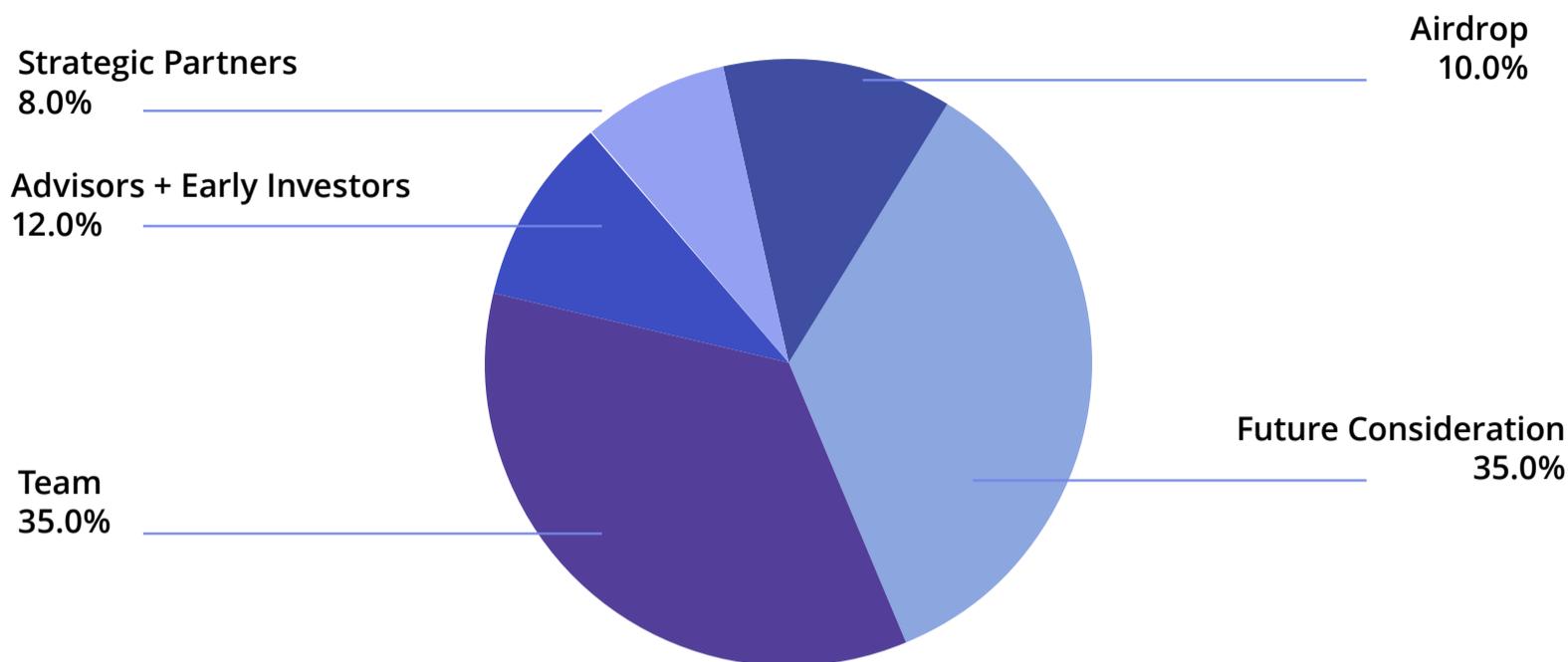
Airdrop Distribution Date: TBD

The platform currency, the IF Token, is an EOS compatible token which will be used to provide incentives to students and contributors of the platform. Any sale or distribution of IF tokens will be final and non-refundable. IF WHEN THEN will not be responsible for any loss of IF tokens or situations making it impossible to access IF tokens, which may result from any actions or omissions of the user or any person undertaking to acquire IF tokens, as well as any case of hacker attacks.

Should we decide to seek an Initial Coin Offering in the future, capital raised will be used to fund objectives and results that support the following:

- SCALE up career center management solutions for disruptive education programs
- REACH critical mass of tech grads and create significant value for global employers
- ESTABLISH the ranking system and seed our Global Education Marketplace

Future financing rounds may also be used to endow the **Asimov Scholars** program. This is a global scholarship program that functions as demand-side subsidies for our most active partners. Scholarships will be awarded to students for education through high-ranked program partners. This subsidizes demand and also supplies disruptive education programs.

Future funds will also be allocated to our **outbound sales strategy,** which is dedicated to relationship maintenance with high-value training programs and global employers. Ensuring that

early adopters have a great user experience will improve our product market fit before global expansion.

As we continue to gain traction, we must build a great **inbound marketing team** to spread success stories through social media, word-of-mouth, and content strategies. We also must be adept at analyzing user experiences, adjusting the product market fit to build scalable features, and finding alignment among all stakeholders.

While a strong presence in Central and Eastern Europe is critical to early adoption, we seek a worldwide network of programs that can meet the demand of global employers. Our long-term vision is to give students everywhere new pathways to employment, unleashing productivity gains at the societal level.

While we will seek funding in the traditional equity markets, we remain hopeful the token economy will rebound from current lows. Future capital flows may be generated with a continuous token distribution model based on company strategic objectives and results. Our goal is to choose the strategy that returns the most value and enables us to best execute on our vision and common purpose.

DATA ARCHITECTURE

ON-CHAIN DATA STORAGE: While on-chain data storage offers decentralized ledger management, the cost to onboard can get prohibitively expensive. To alleviate the issue, the IWT DApp takes a hybrid approach to effectively manage data off-chain to permit growth and scalability per market demands.

OFF-CHAIN DATA STORAGE: There are three forms of data storage managed off-chain. (1) NoSQL database is utilized for data retrieval and creation to accommodate for the flexible metadata management. (2) RDBMS will be utilized for query and prioritization modules on manage and retrieve key performance indicators. (3) The last type of storage is to manage content (documents, video, etc.).

Although the EOS network could someday handle every click on a network such as

Facebook, it is not ready now. Currently, EOS can handle 4,000 TPS. Many suggest it could reach 10,000 TPS by year end. This is enough for the Talent Access Portal, but we will manage the platform mostly off-chain the first few years, decentralizing only our core interactions and purpose-driven metrics.

Using EOS means having first mover advantages, including becoming an EOS leader in education. Our lead will grow over time, and we will not need to fight for attention once EOS scales to hundreds of thousands of transactions per second.

To better understand our initial costs of decentralizing the network information and performance, think of our network as a single user on EOS. This also considerably reduces our expenses for storing network information costs.
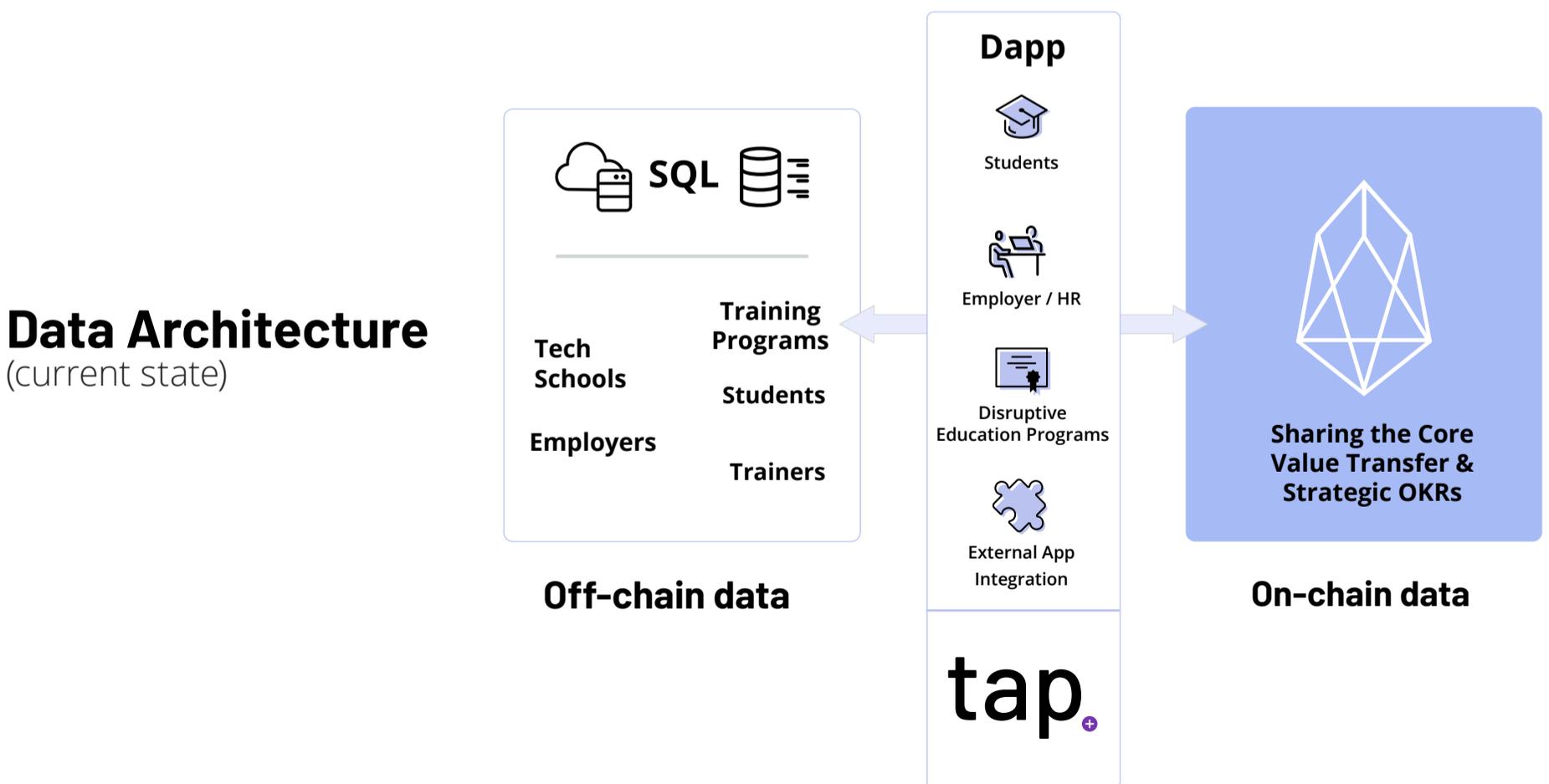
EOS RAM Cost vs Datapoints
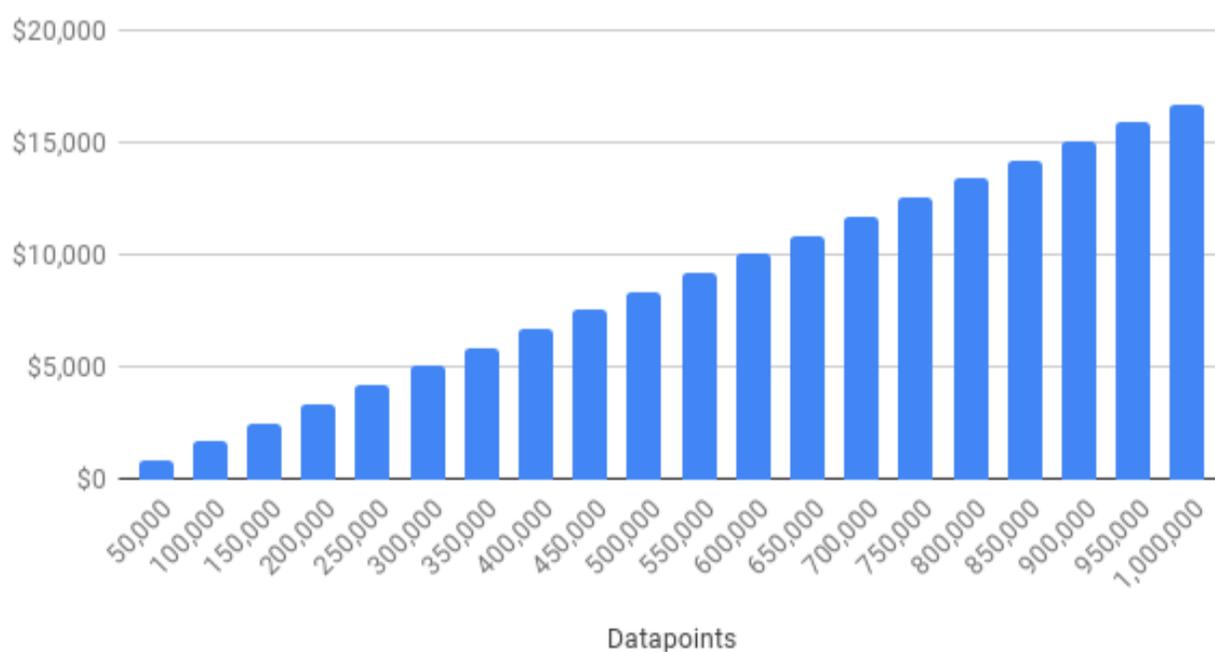
In 2019, our model assumes 50,000 transaction over the year, and as a consequence we expect to stake only 738 EOS at a cost of US$1,440 at a price of $1.95 per EOS (December 12, 2018). As we expand into new marketplaces, we expect to capture, decentralize and share more network information. That will require additional EOS to be staked.

The cost of using EOS is reasonable if we only decentralize information about the core value transfer and the metrics that describe our shared objectives on a daily basis. In doing so we can increase the collaborative effort needed to deliver on key results and our strategic purpose. Using EOS at this early stage gives us the opportunity to be a leader in the ecosystem and be better prepared as functionalities improve for EOS itself.

In the future we will explore decentralizing individual user identities. GDPR legislation and the market adoption of DLT will also be factors. At this point, we expect these costs to be significantly more than the estimate above, but we will be able to manage due to the cash flow we expect following our third year of operations.

The current architecture state vs. future state as we continue to decentralize function to increase our competitive advantage in the sector to push the innovation application cycle:

Data Architecture
(current state)

SQL

Tech Schools

Training Programs

Employers

Students

Trainers

Off-chain data

Dapp

Students

Employer / HR

Disruptive Education Programs

External App Integration

tap.

On-chain data

Sharing the Core Value Transfer & Strategic OKRs

Data Architecture
(future state)

On-chain data

Staking Tx
Scholarship Tx   **Core Value Transfer Information**
Reputation Mgmt Tx   **& Strategic OKRs**
Account Mgmt Tx

Dapp

Students   **Employer / HR**   **Disruptive Ed. Programs**   **External App Integration**

tap
+
IF WHEN THEN

Off-chain

Training Programs   **Tech Schools**   **Scholarships**

Students   **Employers**   **Trainers**
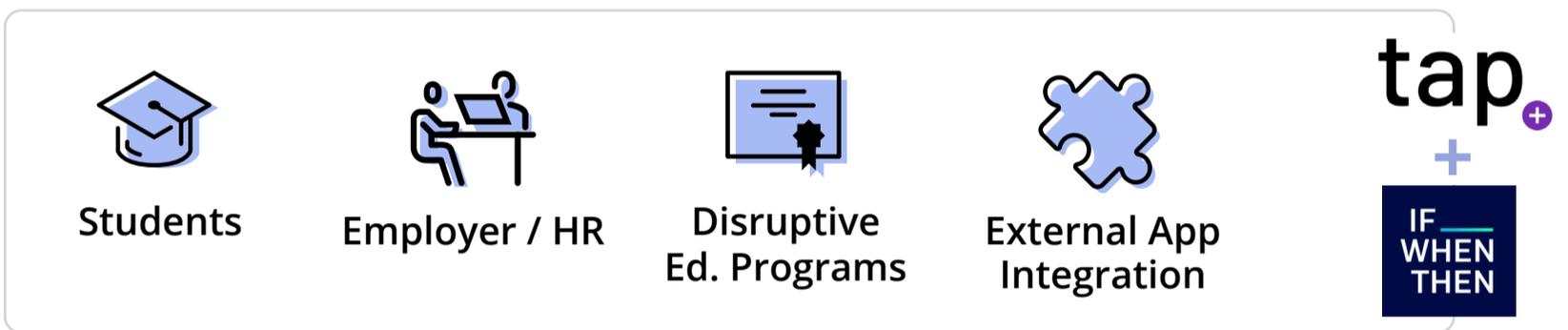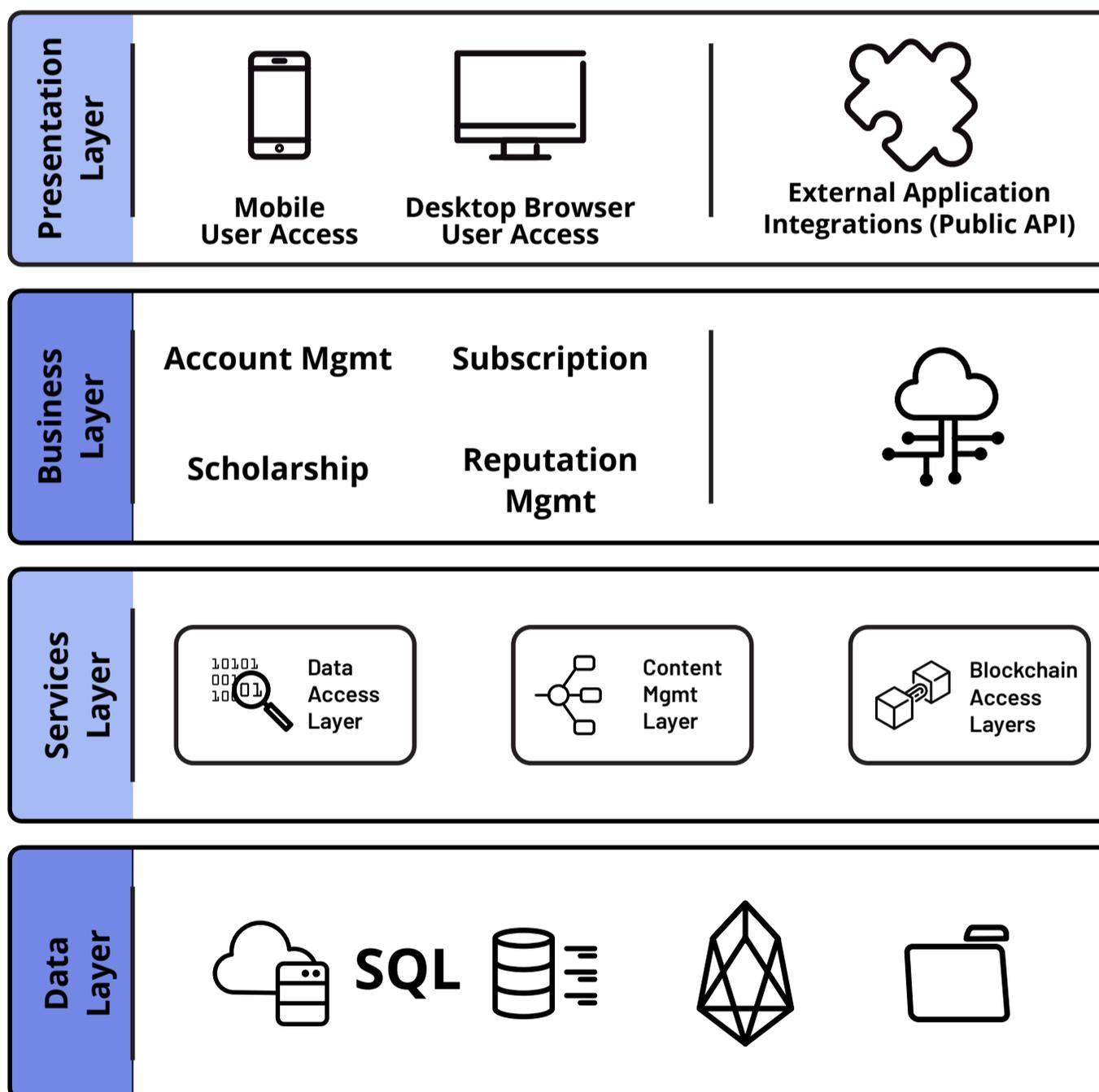
LOGICAL ARCHITECTURE

The logical architecture of the Dapp comprises 4 layers. The authentication & authorization module spans across all layers to effectively manage user-access and data-integrity:

Data Architecture
(future state)

PRESENTATION

This layer deals with the user experience part of application development. The beta release would utilize responsive web design methodology to implement a cross-platform user interface that supports both desktop browser platform and mobile browser platforms.

BUSINESS

This layer deals with the business logic, which would be the core functionality of the IWT application workflow. The beta release would utilize NodeJS/Express technologies to implement this layer.

SERVICES

Services layer deals with implementations for external data integrations. This allows for the DApp to prevent spaghetti code and improve data integrity.

DATA

This is the storage layer which persists the data for the DApp.

EOS NETWORK EFFECTS

In a broad category of network effects, the underlying technical performance of the EOS Distributed Ledger Technology (DLT), will directly improve with more users. The EOS.IO software introduces a new DLT architecture designed to enable vertical and horizontal scaling of decentralized applications. This is achieved by creating an operating system-like construct upon which applications can be built. The software provides accounts, authentication, databases, asynchronous communication and the scheduling of applications across hundreds of CPU cores or clusters. The result is DLT that will scale to millions of transactions per second, eliminate user fees, and allow for quick deployment of decentralized applications.

At its core, EOS is an operating system designed to support powerful network effects on the DLT, which in theory could handle a platform such as Facebook. The network is not ready for such a test, but we will have a first mover advantage and could become an EOS leader.

PLATFORM PAYMENTS

For the first few years, all payments will be completed using fiat currencies. As the technology improves and more jurisdictions allow for it, we will introduce payment options in EOS and IF tokens.

STAKING BENEFITS OVERVIEW

Staking is a way to secure the right to perform a service for a network that meets quality assurance criteria. This mechanism is crucial tools to strengthening the Talent Access Portal network and enabling our business model.

Stakers of IF receive privileged access to network tools and functionality.

STAKING BENEFIT: UNLOCKING DATA

As the platform scales globally, access to data visualization tools within the dashboard will become very important and highly valued. Programs, employers, and even students will be able to unlock advantageous network data by staking tokens for a defined amount of IF over a defined amount of time. Data could include information for career centers and global employers about the global marketplaces and trends, for example.

STAKING BENEFIT: VALIDATED FEEDBACK

Once we launch the disruptive education marketplace, we plan to introduce a small staking requirement for new users that want right to leave feedback. The amount could be earned by performing certain tasks or by proving his/her identity. This will prevent bad actors and fake reviews to influence the ranking algorithm.

SMART CONTRACTS FOR CAPITAL, SCHOLARSHIPS, AND TUITION

In the future, Distributed Ledger Technology will allow for groundbreaking ways to verify education certificates, skills, and disburse tuition funds to users and programs. It will enable tuition conditions to be trusted and enforced, with recommendations to be made relative to these conditions.

THE
FOUNDING
TEAM

THE FOUNDING TEAM

Adam Dorfman
CEO and Co-Founder

Adam has 10+ years of working experience in the global capital markets, software and blockchain. He is an international speaker on network effects, transparency, and the future of jobs.

Sumanth Molakala
CTO and Co-Founder

Sumanth has 20+ years of Software development, design and architecture experience. He has worked in both Start-ups and Fortune 100 companies designing & implementing Software Applications, Products and Platforms in various industry verticals.

William Hughes
CMO and Co-Founder

Will has 12+ years of experience building global consumer brands such as Samsung and FIAT, as well as expertise in startups and finance. A professor in strategic communication at the University of Miami, he is passionate about blockchain and disruptive education.

THE ADVISORS

Emmanuel Lowe / Advisory Board Member

Emmanuel combines his strengths in business, strategy and financial management, advising business owners for more than 15 years. He is a multi-entrepreneur and a former Project Management professor at the Business School CNAM in Paris. Over these years, Emmanuel has acquired a sharp focus on delivering products with a high customer success performance.

Petar Savic / Advisory Board Member

Petar is a Serial Tech Entrepreneur turned investor with a key interest in Distributed Ledger Technology projects. Moreover, he is the Founder of a London based Accelerator for Balkans startups called Supreme Factory and Co-Director of Startup Grind London, a global startup community designed to educate, inspire, and connect entrepreneurs.

Alex Tregub / Advisory Board Member

As the CEO of Projector, Alexander Tregub leads one of the top Creative & Tech School in all of Central and Eastern Europe. Every year, Projector has more than 1000+ graduates, offering 65+ courses on different topics, such as: Interface design, Graphics & Media, Game Production, Coding & Development, Marketing & Management, Urban Design.

EOS Nation / Advisory Board Member / Block Producer

EOS Nation's goal is to promote the EOS movement around the world. It plans to do this by supporting global education events and communities, sharing knowledge and resources, and supporting leading EOS educational projects.

APPENDIX

DETAILED ROADMAP

PHASE ONE: PRODUCT MARKET FIT

Central Eastern Europe, Balkans, and Northern Europe

End 2018 - February 2019 - **Test White Label Career Centers and Talent Access Portal**

Work with our strategic partners, Projector, ICT Cluster Serbia, Codecamp and others; test White Label Career Centers, TAP features, registration process, and user dashboards. Prepare help center and FAQ documentation.

April 2019 - August 2019 - **Prepare Seed Pitch Deck and Close Seed Capital Round**

Finance possible ICO marketing expenses, business development, mobile solutions, customer service and other operational expenses. Goal: close US$450K seed round.

April 2019 - End 2019 - **Onboard Disruptive Education Programs and Grads to Live Version**

Ensure concierge experience of early adopters. Confirm that students can seamlessly register and create a quality profile for job applications through TAP.

April 2019 - End 2019 - Recruit Business Development Agents

Build a team of growth-focused business development agents and account managers to enlist high profile global employers and disruptive programs.

April 2019 - End 2019 - Token Market Review

Strategic airdrop of IF tokens and internal review of funding goals, with considerations of tokens reserved for future consideration.

End 2019 and Onward - Recruit Decentralized Regional Teams

Onboard global sales and customer service team trained in concierge and after sales services for marketplace expansion in 2020.

PHASE TWO: RAPID GROWTH

Western Europe, Africa, South America, and around the world

2020 and Onward - Initiate Global Expansion Strategy

Aggressive global outreach and distribution of free White Label Career Centers throughout Western Europe, Africa, South America, and the rest of the world.

PHASE THREE: REINFORCEMENT

Launch IF WHEN THEN Global Education Marketplace

2020 and Onward - Introduce Global Disruptive Education Rankings

Upon building our disruptive education rankings system, we will launch the IF WHEN THEN Global Education Marketplace and become a full platform business with new revenue streams.

2020 and Onward - Start an API Developer Community

Launch API for developers to build new applications on our platform, as well as new features or White Label Career Centers.

Late 2020 and Onward - IF and EOS Token Implementation

IF and EOS tokens implemented on the platform to facilitate frictionless payment solutions in the Global Education Marketplace. Additional staking requirements are introduced to access a variety of features.

Within 5 Years - Become a Leading Career Center Management and Recruiting Solution for Disruptive Education Programs

The Talent Access Portal "TAP" will be as ubiquitous as LinkedIn for recruiters in tech and creative industries. We are a dominant force in the disruptive education economy by powering the career centers of most major online and offline programs.

IF
WHEN
THEN

TAP is an IF When Then product