



Whitepaper v3.6

Öpet Foundation

~ Revise ~ Record ~ Recommend ~



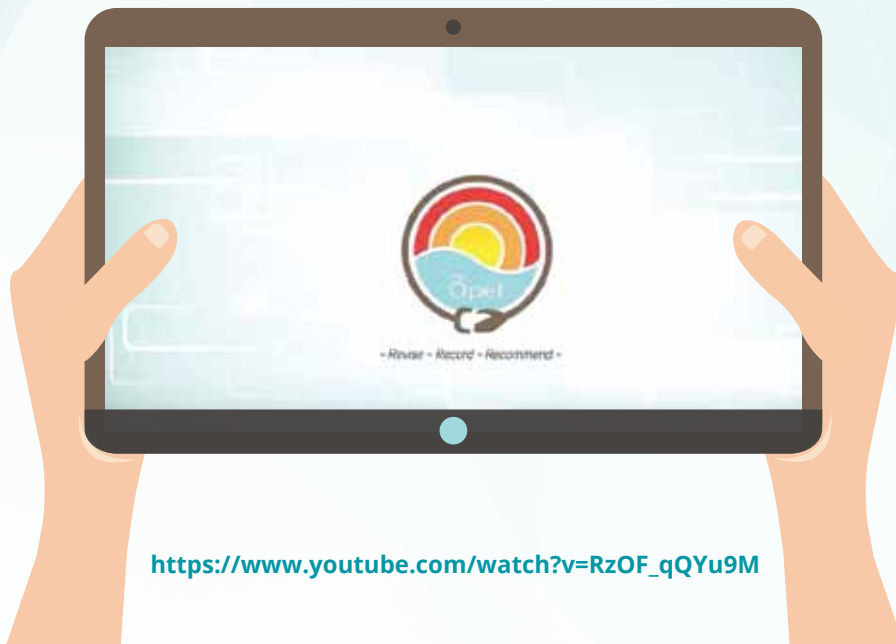
Preamble	2
Introduction	3
Executive Summary	4
Problem Statement	5
Company Vision	6
Õpet Overview	8
Global Education Market Analysis	9
Target Segments	10
Problems with Traditional Education Frameworks	13
The Solution	16
Distributed Ledger Technology	21
Strategic Partnerships	23
Õpet's User Interface	25
Competitive Advantage	31
Future Development Plans and Features	32
Security	32
ÕpetCoin (OPET)	33
Crypto-Economics	35
Digital Wallet and Payment Gateway	35
Network Incentives	36
Token usage	39
Global Network Effect	42
Company Structure	46
Distribution of Tokens and Funds	47
Reach us (Contact Info)	48
ICO Launch Summary	49
Summary	50
The Õpet Team	51
Global Panel of Advisors	57
References	68
Legal Disclaimer	69



PREAMBLE

This White Paper in current form is being circulated by the Issuer for general information and to invite investor feedback only on the Õpet platform (the “Õpet Platform”) as presently conceived, and is subject to review and revision by the directors of the Issuer, the advisers, and/or legal advisers of the Issuer. Please do not replicate or distribute any part of this White Paper without this note in accompaniment. No part of this White Paper is intended to create legal relations between a recipient of this White Paper, or to be legally binding or enforceable by such recipient, against the Issuer. An updated version of this White Paper may be published on a date to be determined and announced by the Issuer in due course.

ÕpetCoin (OPET) defined in this whitepaper refers to Opet Coin Token (OPET) as minted and defined in the Contract Address: `0x91159390631ed2bfc6967695be85dee3be022ce3`



https://www.youtube.com/watch?v=RzOF_qQYu9M

INTRODUCTION

What is Opet?

Opet is an intelligent AI companion chatbot designed to help secondary students with their exam revision. Covering the entire GCSE and “A” Level curriculum, Opet is an effective, affordable and convenient digital private tutor to help students revise effectively for their exams.

Opet seeks to deliver sophisticated conversations to help expand students’ horizons. Through continuous engagement, Opet will record accurately and securely on a blockchain all information relevant and useful to college admission processes - like users’ interests, preferences, academic progress, records of extra-curricular activities, testimonies, and even personality profiling using the University of Cambridge’s Unique Personality Profiling Tool.

We are bringing the AI recommendation engine technologies used in YouTube, Netflix and Spotify into the education space. Our powerful and adaptive recommendation engine will then recommend relevantly, educational and job opportunities to our users in ways you won’t even imagine. We are Opet.



EXECUTIVE SUMMARY

Education is a global evergreen industry. Worldwide expenditures rose to an estimated \$6 trillion in 2016¹, with spending on higher learning forecasted to rise eight percent this year to \$2.05 trillion². Year-on-year growth in demand is fueled globally by population growth and an expanding middle class in Asia and Africa. According to a report published by Citigroup in July 2017, the total K-12 global market is estimated to be \$3 trillion, with a post-secondary market estimated to be \$1.5 trillion³.

Blockchain technology has enabled global high school students to record their academic and extra-curricular records safely in a distributed ledger. This system creates an ecosystem of tamper-proof and accurate student information that is made available to schools, universities and other validation agencies worldwide. Furthermore, it creates a total disintermediation and disaggregation of higher education placement and admission processes, where validation and micro-accreditation can take place easily and conveniently⁴.

Schools and teachers are under constant pressure to improve the academic performance of students, all of which possess greatly varying levels of ability - in individual subjects and across the board.

As students reach the higher grades, it becomes increasingly difficult for schools to meet the individual demands of students when their spectrum of academic and extracurricular needs⁵ is taken into account. This problem is amplified by traditional pedagogical methods found in most classrooms, most of which significantly limit the scope for tailoring lessons and learning material to students' individual learning needs. This is where Õpet will fit in. Our platform introduces progressive education which combines AI, machine learning and distributed ledger technology with personalized learning. The individually-tailored educational supplement is powered by Õpet's unique artificial intelligence recommendation engine, and is manifested as a companion chatbot serving as a digital companion to complement students' national and local curriculum revision programs.



PROBLEM STATEMENT

Our market survey with students in UK has highlighted that time is a rare commodity for a high school student. Given the myriad of demands typical of secondary and high schools, teenagers commonly find themselves in short supply of time and personal space, which adds an unnecessary barrier to learning. This problem demonstrates the need for more efficient learning, smart revision techniques and a system to guide them through their schooling journey.

As current-generation students are born with digital DNA, an additional need arises - the one for personalized e-learning platforms designed to enhance and simplify each student's learning experience.

In high-school as well as pre-undergraduate education, two distinct categories arise in respect to digital transformation. The first relates to engagement, where the personal information known for each student is utilized to deliver relevant and targeted communications at the right time and in the right manner. Ideally, this can be achieved through a number of channels, largely depending on the context. Potential applications include chatbots, text messages, emails and mobile apps, all of which the modern-day student is familiar and comfortable with.

The second category enables the first: a foundation of data where student information can be used to determine when that communication should occur⁶, through which channels it should take place, and how best to achieve optimal engagement from students. The information in question is compiled from website clicks and visits, mobile device behaviour, digital footprints, as well as academic and ECA performance tracking. The aforescribed data collecting methods remain primitive at present, with significant scope for growth and expansion in the near future.

When the lens is focused on e-learning, credentials are important for future employment references. In this application specifically, features of the developed blockchain technology could improve the education sector, with potential for paperless degrees and certifications to citation tracking and intellectual property protection⁷ all within reach.



COMPANY VISION

Õpet is derived from the Estonian word Õpetaja, loosely translated to teacher or learning. By extension, the company was formed with a mutual embracing of the values underpinning the Estonian and Singaporean education systems, one that firmly believes in excellence and the provision of equal opportunities for all students.

Our goal is to combine the underlying technologies behind blockchain and artificial intelligence to create a personalized education platform which supplements the existing system and curriculum and provides tailored recommendations to high school and pre-undergraduate students worldwide.

Õpet's AI companion chatbot will serve as a digital tutor companion to guide and monitor the progress of a student's learning journey. The continuous engagement with our Õpet chat app also facilitates the growth of a global student information database. Through constant student-chatbot interactions which prompt the collection of academic transcripts, extracurricular records, accomplishments and personality profiling, Õpet will create a holistic student profile, enabling the provision of expertly-devised recommendations of courses of study and tertiary institutions worldwide - tailored to each individual student.

As institutional learning choices have increased exponentially over the last few decades, factors are optimally aligned for AI-powered digital counsel to bring life and career coaching conversations and advice to the general population. Previously shared only in privileged households, the availability of sage coaching or mentoring and career advice to all students promotes a significantly advanced equality of opportunities, with structured knowledge and wisdom acting as a leveler for formerly disadvantaged students.



As time passes and adoption of Opet increases, future employers, institutions and philanthropists will be granted easy access to legitimate high-school records of global students. This new virtuous cycle removes financially-biased inequality in admissions and applications for tertiary studies and employment, while ensuring a reference resource free from corruption and tainted records.

For the purpose of storing personal data that that can only be accessed by its owner and seen by whoever s/he chooses, blockchain technology as the reliable and most suitable option is the obvious choice for the platform.

By combining colleges, e-learning platforms, public and private schools, academies and universities into one simple key or QR-code, applying for jobs or finding the ideal job candidate becomes borderless, fast and secure.

While popular platforms around the globe limit the only acceptable payment option to fiat currencies, bitcoin and blockchain technology illustrate that traditional currencies are fundamentally flawed and fall short when compared to cryptocurrency in terms of cost, speed and ease of application and global integration.

Bringing cryptocurrencies and distributed ledger/blockchain technology to the world of e-learning, Opet is proud to introduce its native ERC20 token, OpetCoin (OPET) which is built on the Ethereum blockchain. OpetCoin is designed to power an ecosystem supporting all education-related expenses, from digital tuition to college admissions, scholarships and philanthropic funding.



https://www.youtube.com/watch?v=_SZgnBwjWrY

ÕPET OVERVIEW

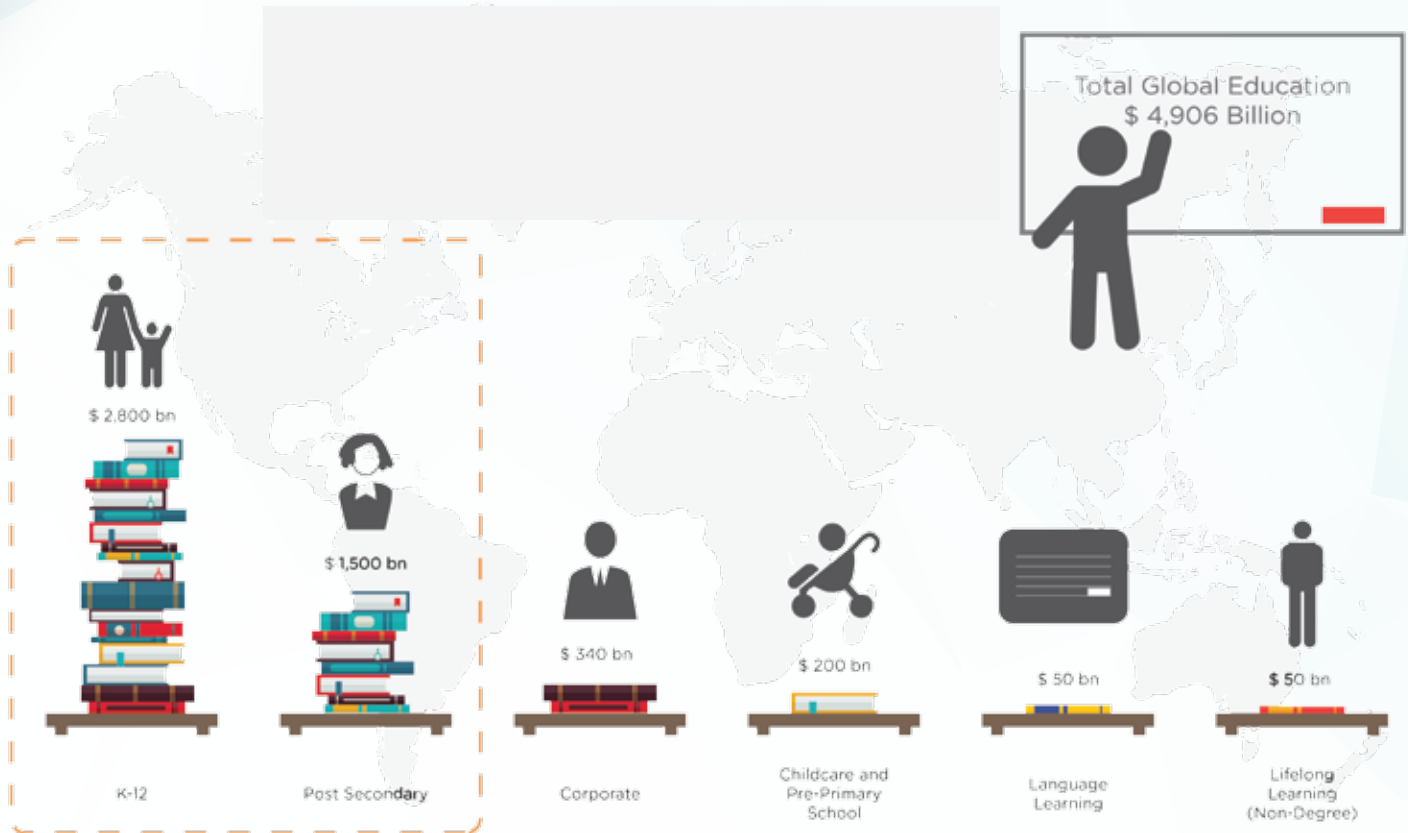
Õpet is essentially an educational chatbot which is digitally available to students at any time. Its primary function is to serve as a personal learning companion which provides a customized learning experience to every student. Our target audience will be primarily GCSE O-level (Grade 9-10) and A Level (Grade 11-12) students that will benefit from a personalized learning aid powered by artificial intelligence and machine learning. As each student has an individual learning curve, we foresee AI and machine learning will be of great assistance to students, offering a customized and personalized approach to individual curriculum support.

Our goal is not just to become a global education platform that supports our chatbot. We're building a trusted learning companion which will serve as a medium for collecting social and personality profiles, learning patterns, academic and extra-curricular activity history prior to undergraduate/tertiary studies. The application for this informational database will span across many countries, offering utility to schools, universities, educational institutions and other validation agencies and authorities around the world.



Global Education Market Analysis

Tremendous Market Potential for Opet Near-Mid term Focus- US\$4.3 trillion Market



Source: Citigroup GPS Report on Education Jul 2017

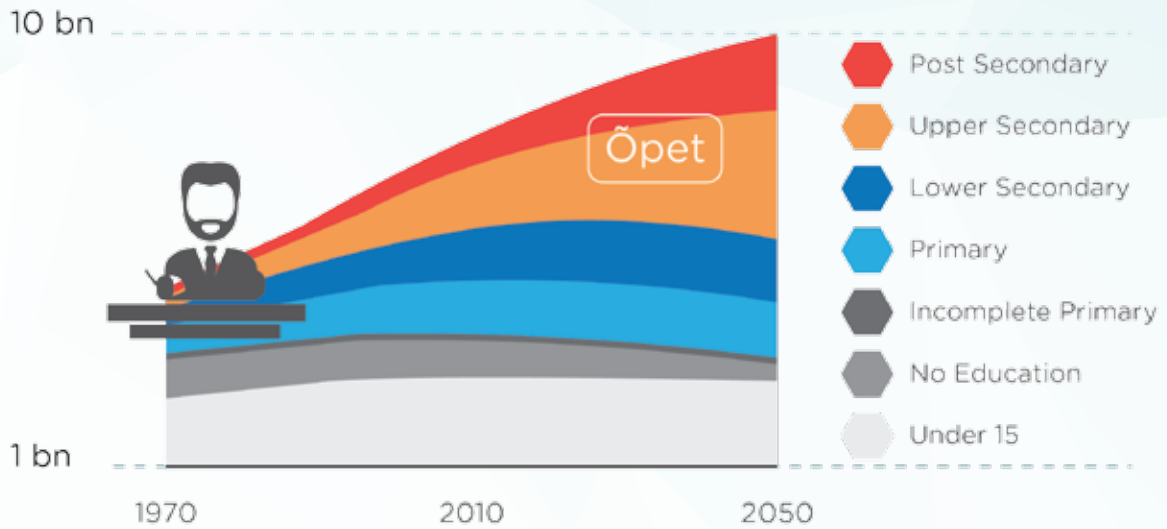
According to Citigroup's Education: Back to Basics³ report, the global education market is approximately US\$5 trillion dollars, with K-12 segment being the largest at near US\$3 trillion dollars. The post-secondary segment is valued at US\$1.5 trillion dollars. With only 2% of this US\$5 trillion global education market currently being digital, it is foreseeable that the digital trend will play a key role in increasing productivity in the future.



Source: citigroup GPS Report on education july 2017



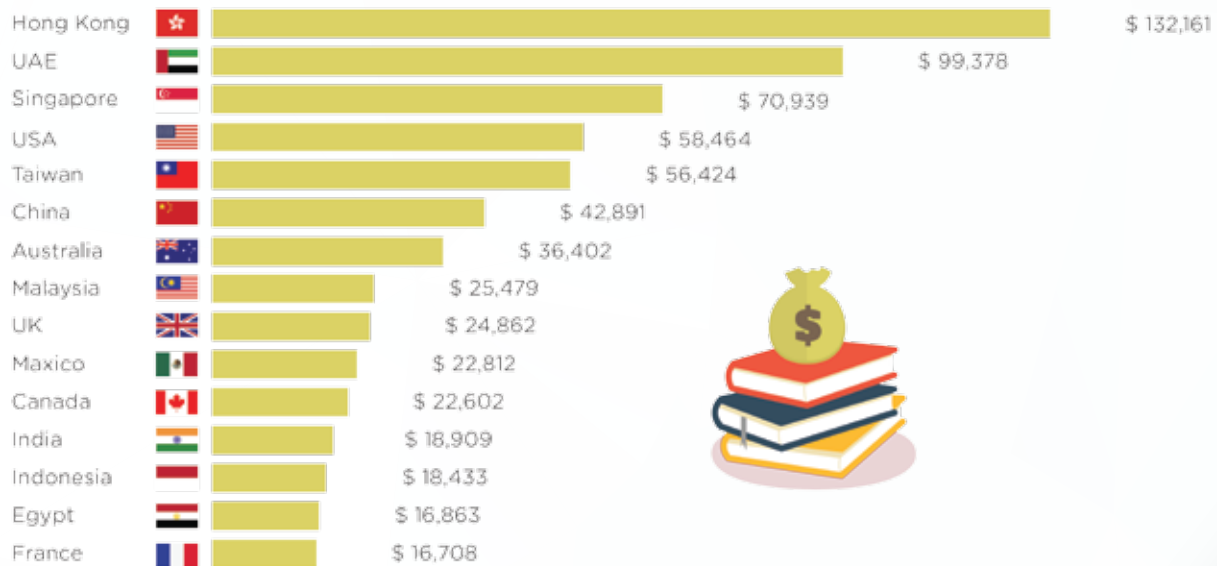
TARGET SEGMENTS



Source: citigroup GPS Report on education july 2017

WHO SPENDS THE MOST ON THEIR CHILD'S EDUCATION

Who Spends the Most on their Child's Education

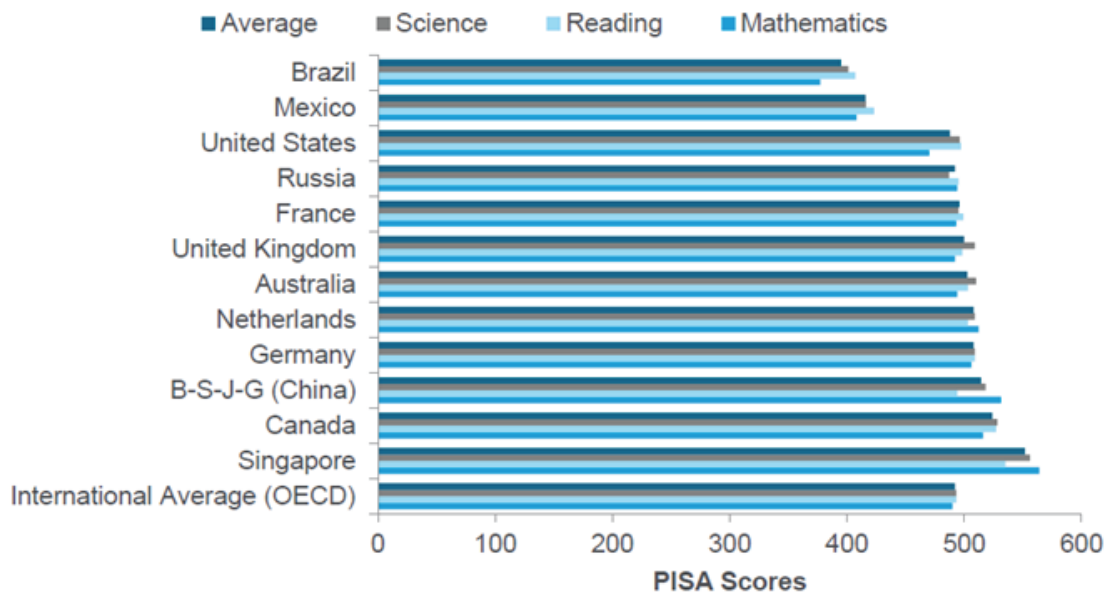


Source : HSBC



In most countries, basic education is seen as a right where governments are duty bound to provide education, while individuals are often required by law to attend education up to a certain age or level, typically the Secondary level.

Furthermore, the favorable demographics of large emerging markets in India, Southeast Asia, South America and Africa, will see great market potential for Opet's target segment of Upper Secondary students. When countries such as India, China and Malaysia are considered, the growth rate of the market is exceptional, at roughly 50% per year. While the UK's GCSE and A Level curriculum is only our first bowling pin market, we will expand to different jurisdictions to allow our algorithms to learn their respective National curriculum. This provides a good opportunity for Opet, with its Singaporean pedigree to introduce its unique "brand" of educational revision style to the world, substantiated by Singapore's relatively strong and consistent performance on the Program for International Student Assessment (PISA) Scores.

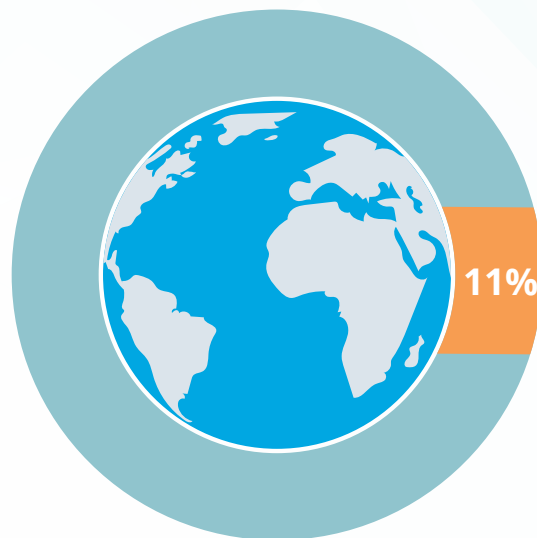


Source: OECD, Citi Research Note: B-S-J-G refers to Beijing, Shanghai, Jiangsu, and Guangdong



Presently, the 2015 digital or e-learning market was worth only around \$165 billion, approximately 3% of the total global education market. Since then, however, the industry has grown considerably and is likely to reach \$250 billion by 2023⁹.

Self-paced e-learning is even more nascent. According to a Docebo report¹⁰, global revenues for self-paced e-learning reached \$46.6 billion in 2016, which translates to only ~30% of the entire e-learning market. All these indicate a large potential for digital-based educational products to contribute to achieving our global vision of enabling access to opportunities through education via technology.



Source: citigroup GPS Report on education july 2017

Currently 11% Of The Global Population Has No Education At All. This Is Expected To Fall To Just 5% By 2050



PROBLEMS WITH TRADITIONAL EDUCATION FRAMEWORKS

A good education system allows students the freedom to recognize their capabilities and individual potential. Traditional education frameworks are commonly laden with a number of inherent problems, some of which can be summarized below

Lack of Access to Quality Education

Improving accessibility means addressing the challenges that students face in acquiring education of a high standard. Opet also believes that creating a non-judgmental chatbot companion can and will assist students in recommending and accessing more advanced education options or tertiary level course selections, and delivering tailored tutoring and mentorship based on each student's strengths, weaknesses and interests.



Exponential Increases in Tuition Costs

The ever-burgeoning tuition fees and disadvantages of geography further complicate the problem. For students committed to lifelong learning, a lack of customizable options inhibits their ability to enhance and build upon their knowledge as their careers evolve. Additionally, access to the best educators is controlled by the institutions who employ them, who commonly inflate the cost, making the service inaccessible to lesser privileged and lower-income families.





The Real Cost of Learning

The cost of learning, both in money and in time is considerable. The tuition fees for many traditional institutions can be exorbitant and often exclude the costs of the course books and certain curricular and extracurricular activities. To engage further private tuition services outside of the schooling hours will be even more onerous on the student's time and the parents' discretionary income. Opet seeks to stem this tide by offering an affordable digital tutor companion chat app to guide each student through each stage of their learning journey, thereby striving to bridge the global income and opportunity divide.



Inaccessibility to Complete Learning Journey

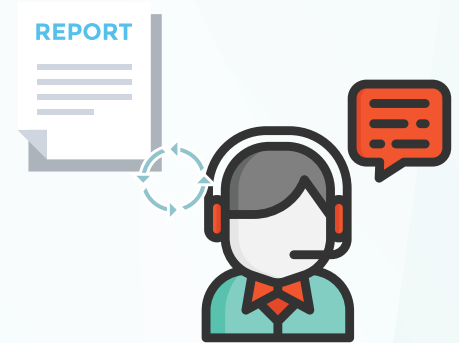
In some cases, certain students might be excluded from participation in classes, inadvertently leading to overwhelmingly negative effect on their learning outcomes. Students who are absent from class for legitimate reasons, or have learning difficulties like dyslexia or physical impairments are not always granted the opportunity to cope with the progress of their traditional education. As an example and while it seems unimaginable in this day and age, there are young girls in several developing countries who fail to attend school while menstruating, due to a lack of sanitary towels associated with their limited economic status. The inability to accommodate all students in all of the education processes commonly leads to incomplete or skewed learning for the students in question, the effects of which may be carried long past early adulthood and affect their learning capabilities throughout their lives. Opet thus seeks to complement day-time curriculum with a 24/7 available digital chatbot tutor.





Customization

Using traditional paper-based methods and assessments has the disadvantage of limiting customization. Traditional processes afford little flexibility and efficiency when it comes to reports generated for instructors and faculty. Standard templates or reports are often used without the ability to present results differently, whether showing results over time or across multiple courses. Through our Opet channel, we intend to accurately measure the learning progress through gamified quizzes of the topics within each subject and record them accurately onto our distributed ledger solution.



Over Dependency

Students are always dependent on their teachers and learning instructors on study-related matters and for effective mentoring and guidance. While an understandable phenomenon, this trait suppresses the creative thought-flow which inhibits the learning of each student's individual strengths. With natural ingenuity suppressed, the standard of education received by such students undermines the underlying principles behind it. Furthermore, as we herald in the digital age, where the smartphone is made accessible to many more students in our target market, Opet seeks to expand student's horizons by introducing constructive conversations and mentoring typical in privileged households via our chatbot companion. Our Chatbot companion seeks to provide NOT just answers, but constructive questions to train our users to imagine and think better.



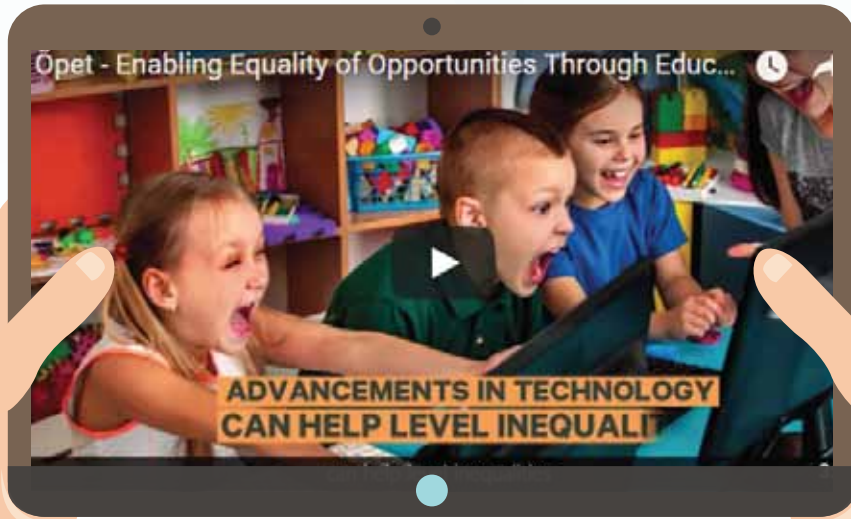


THE SOLUTION

Õpet is positioned as an intelligent personalized tutor application with the ability to formulate the learning type of each user and provide learning recommendations through the training of data gathered from social media activity footprints of user via app-logins and questions posed by users in the course of app usage. This form of customized learning would allow us to be in a complementary position with schools, tuition centers and other educational institutions.

ÕpetCoin (OPET) will be the exclusive token that is supported by the Õpet platform. Õpet is an AI-enabled personalized learning companion executed via a 24/7 available Chatbot that will understand each student's personality profile and customize his or her learning journey.





https://www.youtube.com/watch?v=Hey_jCZm95U



Quiz, ECA records, University inclinations & Psychometric-Data collected



Secured In Blockchain

User gives private hashkey*



AI Engine reads data



Universities get access from individual users



Derives Recommendations



Personalisation



Sets up better
CRON JOBS

Hashkey : user's private identification code to access their records

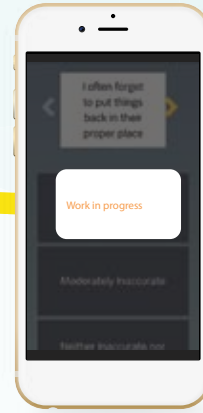


Hey there!



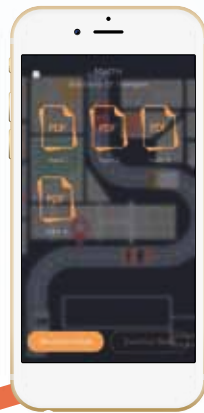
Convenient and easy setup

One click login
Blockchain starts syncing automatically.

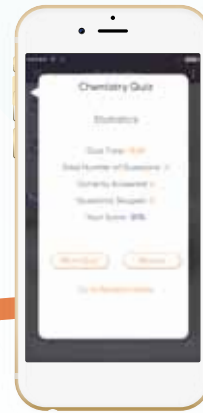


Psychometric Quiz

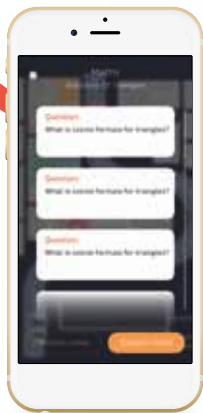
take a quick psychometric test to kickstart
AI companion personalisation



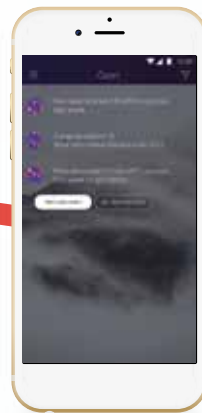
Realise the power of **quick reading!**
Summarised notes for ready reference



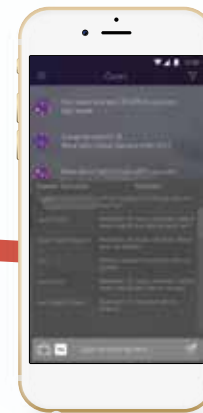
Get informative statistics
Store your scores in the blockchain safe and
transparent!



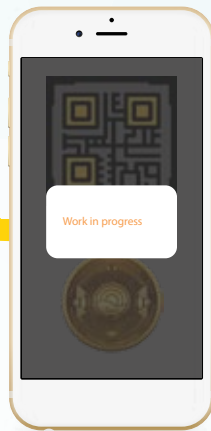
Never lose a solved question!
Each attempted quiz question goes to your
personalised question bank! Revise
effectively



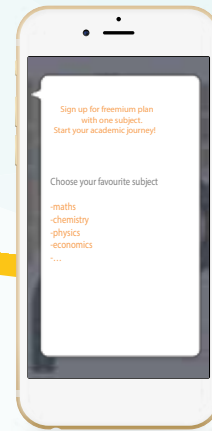
With the powerful AI learning from your
progress, get **personalised relevant
recommendations!**
You don't have to make a study plan. Opet
does it for you. Just follow your notifications
and see the difference



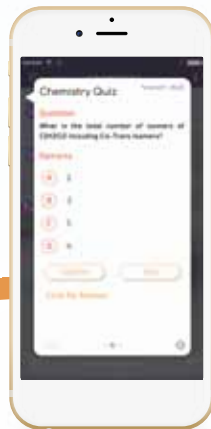
Power to you! Get things done faster with
smart power functions!



Create an **instant digital wallet** on sign up



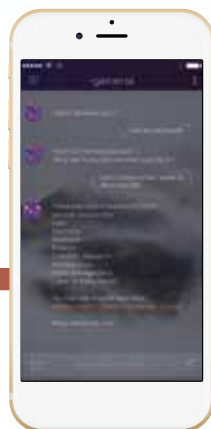
Sign up for **freemium plan** with one subject. Start your academic journey!



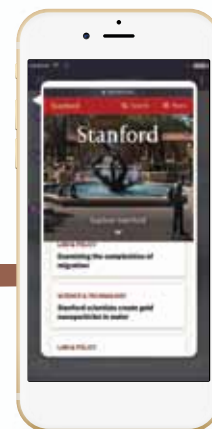
Test yourself and get better with interactive quizzes!
Just 10 questions a day and in the class you'll slay!



Start chatting with Opet!
The friendly and trendy AI companion!
Easy conversations that induce learning.
Ask or scan a question and get recommended other relevant questions!
See how it's solved and solve your own!
Learn concepts easily!



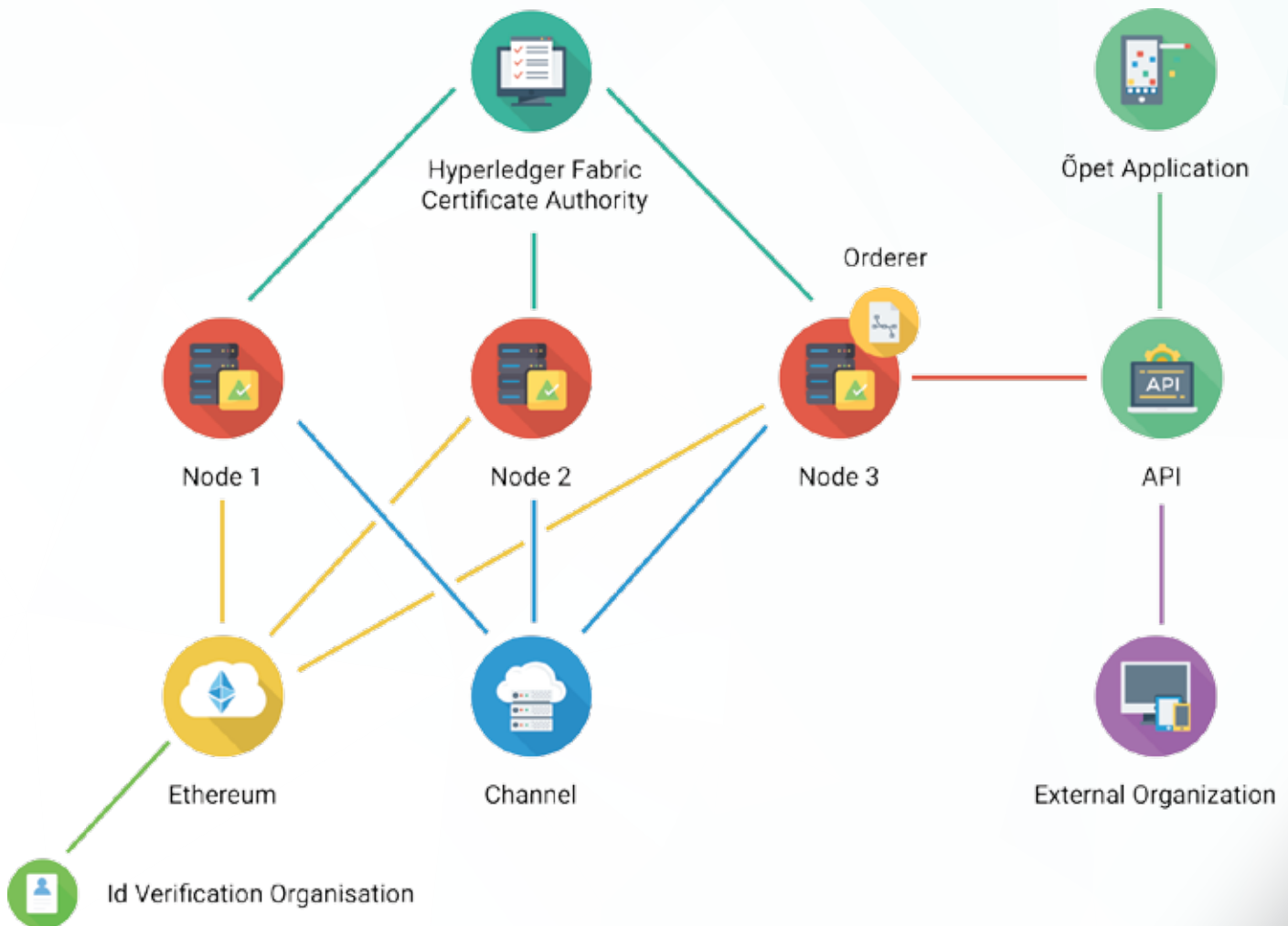
Get **career guidance** and **personalised recommendations**! Build towards your dream school!





DISTRIBUTED LEDGER TECHNOLOGY - AN ELEGANT SOLUTION INVOLVING HYPERLEDGER FABRIC AND ETHEREUM BLOCKCHAIN

Our distributed ledger will be built with Hyperledger Fabric, which runs on Proof of Authority framework which will serve us well as we embark on the journey to build a global alliance of institutions with user-approved data-validation capabilities. The hyperledger will be linked with a unique hash-identifier to the Ethereum blockchain to facilitate any transactions which runs on Proof of Work framework, to ensure openness and transparency.





The tokens can be used to transact any academic related or digital service offerings, or resources transacted within the ecosystem. Additionally, projects which take place within the ecosystem offered by any participating research labs or businesses can be transacted using the ÕpetCoin (OPET) tokens, allowing less privileged students to subsidize their own tuition fees. The token will support ALL education-related expenses within the Õpet Channel, including but not limited to digital tuition companion services, curriculum-related e-commerce, varsity tuition fees amongst others.





Tertiary institutions, accreditation agencies, universities, scholarship providers, student-loan agencies, banks and potential employers in professional fields are also granted access via our tokens to serve as one true source of students' records, through buying access into our blockchain for validation purposes. Such a reliable source for reviewing a student's application information, will alleviate their current dependence on traditional middlemen (placement agents) often with outdated and inefficient ways of securing good candidates as well as allaying the fear of good candidates slipping through the cracks during the university admission processes. Eventually, the more reputable institutions can serve as the "Master Nodes" in our Hyperledger Fabric's Proof of Authority framework to speed up the system of authentication and validation to increase the robustness of the entire system, as we seek to build a global alliance of decentralized authentication and of high school records for students globally, as well as advancing a new model of education-related philanthropy via our crypto-currency - ÖpetCoin (OPET).

Through our ÖpetCoin, students or institutions in emerging economies with historically volatile fiat-currencies such as some South American, Middle Eastern and African nations will have another alternative crypto-currency to preserve their value where generational currency fluctuations may impact their younger citizens' ability to pursue education, especially in cases where their parents had saved up for many years.

STRATEGIC PARTNERSHIPS

At Öpet, we do not believe that this grand vision is possible without global partners. As such, we seek to achieve it by building strategic partnerships with forward looking institutions. In the last few months since our establishment, we have partnered with the University of Cambridge Judge Business School's Psychometric Center to embed their unique ApplyMagicSauce personality-profiling tool in our Öpet chat app channel to further assist our student users to learn more about themselves.





Digital footprints



Individual profiles



Source : <https://applymagicsauce.com/>

This ApplyMagicSauce tool looks at a user's digital social media footprint to produce a suitable Big5 Personality profile, that will further empower our Õpet backend AI recommendation engine to suggest the best universities/tertiary institutions and courses of study for our users. On top of that, Õpet has also entered into a partnership agreement with the American University of Central Asia, based in Kyrgyzstan to introduce our backend Artificial Intelligence engine to learn the local high school curriculum, with the intent to roll out to the various high schools in the region.

Furthermore, given that the American University of Central Asia is supported by various supranational bodies like United Nations, World Bank, Asian Development Bank as well as renowned charities like the Open Society Foundations founded by George Soros and the Andrew W. Mellon Foundation, we believe that the partnership is strategic in our vision to introduce this new mode of transparent and accountable way of Education-related Philanthropy, powered by our ÕpetCoin (OPET).

(<https://auca.kg/en/donors/>)

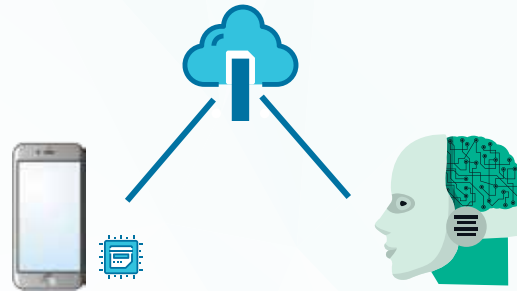


Source : https://auca.kg/en/auca_at_a_glance/



ÖPET'S USER INTERFACE

Our Öpet Prototype will be publicly available as the beta version is slated to be launched in August - Sep 2018 to coincide with the beginning of the new semester in our initial target market, United Kingdom.



FEATURES OF ÖPET

A learning companion



Broad-based online learning platforms such as Coursera, Khan Academy and Udemy which are not established to cater for the traditional National Curriculum, commonly encounter a major hurdle on the part of their potential users - a lack of motivation, which directly reduces user engagement with the platforms and their corresponding course uptake. For distance online learning to be successful, students are required to attend the courses proactively, setting aside entrenched habits of procrastination and low motivation levels. Only when a user is motivated can the platform be utilised in line with its full potential, and this engagement gap is an obstacle that almost all platforms of this nature need to tackle in order to achieve optimal user engagement.



The Öpet chatbot approach strives to meet a different objective, fulfilling the potential of a learning companion and highly personalized engagement channel. We seek to combine the loyal, nonjudgmental element of traditional pets and the constant smart learning and adaptability power of “Jarvis” (Marvel’s Ironman - Tony Stark’s AI Companion)¹¹ to deliver the objective of a useful learning companion.

Öpet’s design is thus not reactive as are the majority of online education platforms, but instead proactive in its approach, rising to meet each challenge before it is presented.

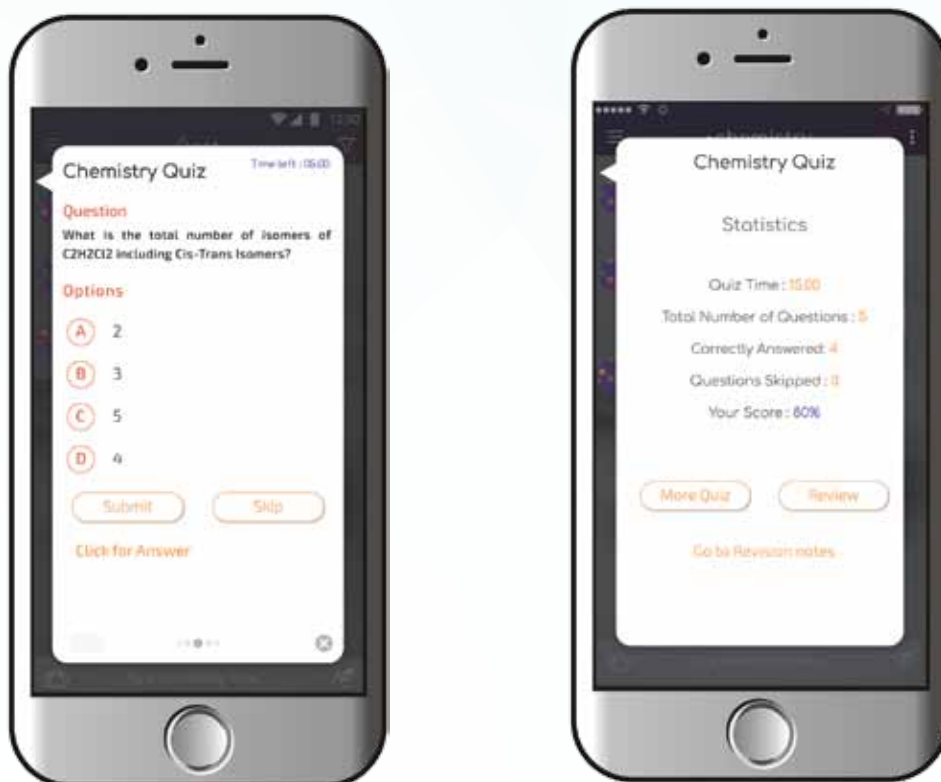


Sophisticated Engagement Capabilities powered by DialogFlow

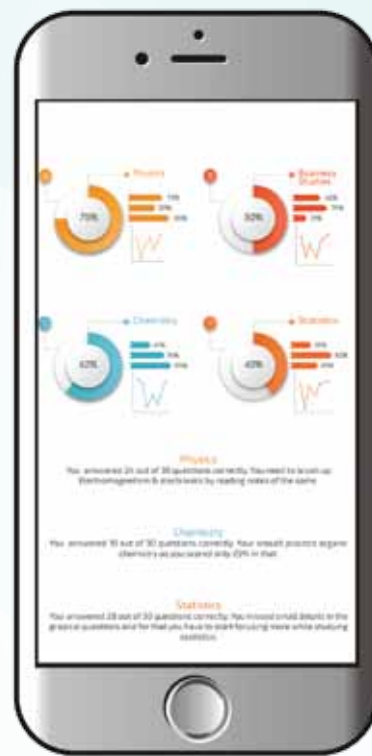
It is important to remain aware that the chatbot is just the Graphical User Interface (GUI) to showcase the functions of the back end artificial intelligence engine which Öpet is building. The machine itself has no cognitive functions. Therefore, in order to “learn”, they will have to parse through every alphabet, character, word and image at machine level. However, the core quality of our chatbox is focusing on the context, which in this case is defined as the High School (Grade 9-12) Curriculum context, and with us focusing on providing the parameters for identifying the curriculum and the relevant questions and answers (in our question and answer databank), we are providing the machine with the suitable context to understand the corresponding string and numerical values associated with the curriculum. This is to deliver our vision of recommending relevantly the contextual elements to our users with high degree of confidence.



Quiz - Feature and Gamifying the High School Curriculum Learning Experience



Our Opet Chatbot also strives to reinforce our student's learning with quizzes to track their topical and subject competency and further refine the revision recommendation for more effective and smart studying. The questions and answers bank will be continuously refined and improved. We will increase our subject offerings beyond our initial range of Chemistry, Biology, Physics and Mathematics curriculum.



As we expand into new jurisdictions, we will also acquire and “learn” the local national high school curriculum to roll out this convenient and affordable digital tuition service to more students.

Instant Messaging Application

Our Opet chatbot also assists students in keeping updated with their progress in regards to their curriculum. Recognizing the entrenched user habit of the smartphone population of today, and using the adaptive behavior of our instant messaging tool, students in our target market segment (Gen C or “Connected Generation” or Post Millennials) have the propensity to read unread messages, this proactive approach of our Chatbot will serve to address the motivational root issues to complete the requisite curriculum-track.





Personality Profiling and Secure Recording

Our Õpet Chatbot also provides the University of Cambridge - Judge Business School Psychometric Center's Apply Magic Sauce digital profiling tool to provide a holistic record of the student, which will prove to be extremely useful for our user's college/tertiary institution admission process.



Relevant Recommendations

With a holistic profile securely recorded on our distributed ledger solution, our Õpet backend AI recommendation engine can then determine which are the suitable universities and tertiary institutions the students can apply to.

A ROBUST DISTRIBUTED LEDGER - SECURED, TAMPER-FREE AND GLOBAL IN NATURE

We aim to take into account various factors, including academic results, extra-curricular activities, preferences, personality profile, interests and financial suitability to furnish our recommendations. Reaching out to global foundations and charities, Õpet seeks to also recommend suitable scholarships for high school students globally.





Öpet has two major objectives:

- 1 To provide a learning companion for students all over the world with our machine learning algorithm capable of effectively learning and teaching the high school curriculum of any jurisdiction.
- 2 To build a trusted companion chat app which can be used as a channel to collect information about students' profiles and preferences to be stored on a secured distributed ledger prior to their undergraduate or tertiary studies.

This information is designed for integration with our recommendation engine to determine the best courses of study and best institutes of academic pursuit for each student, additionally helping them through the college application process.

Our approach seeks to achieve a unique objective as a learning companion, which serves as a highly personalized engagement channel that is proactive rather than reactive. Recognizing our target audience group's adolescent challenges of facing peer and parental pressure, we seek to achieve this objective through non-judgmental intimacy via building trust, with reliable recommendations through constant engagement and learning of the user. Öpet can be suitably compared with the recommendation engines used by large companies such Youtube, Netflix, Spotify and Amazon, yet with a zoned in focus on high school education.

In Essence

Bringing Recommendation Engine of

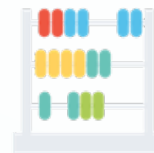
NETFLIX

You Tube

amazon.com



to **Education**





COMPETITIVE ADVANTAGE

Õpet rises above competing platforms due to its unique and previously unimaginable service offering: a conversational e-learning platform powered by a higher learning recommendation engine for students. Below is a summary table of our competitive advantage over the other features of current e-learning platforms available in the market.

Our Unique Features	Why is this deemed a Competitive advantage?
Digital Tuition Services, 24/7 Ready Companion Digital Chatbot Subjects and tuition Services complementary to National Curriculum vs Other Educational Platforms which seek to replace National curriculum by providing an Alternative platform	We have conscientiously designed our Õpet blockchain network and ecosystem to be OPEN-LOOP by complementing National High School educational curriculum instead of seeking to replacing them. As such, every jurisdiction we enters, we will be bringing a new group of users and institutions into the ecosystem and network, which will boost the network's value by allowing Metcalfe Law and Network Effect to set in
Powerful Recommendation Engine Bringing "Netflix, Youtube, Spotify" recommendation engine to Education	Our algorithms seek to match and recommend youths with relevant academic courses and universities or tertiary educations and even future employers based on their profile preferences, academic and extra-curricular track records.
Storing records of student's academic and ECA records, preferences, profile and online learning progress	Storing all such records on our unique Õpet blockchain will ensure that they are tamper-free and irrefutable, and with the holistic records available for college admission offices and other validation offices to validate conveniently and readily, it helps our student users to gain an edge over their competitors.
Providing custom designed course that meets student needs	Our vision is to help youths realize their true potential by understanding their personality needs, paving way for their academic success and in parallel, showcasing their profiles to mentors and philanthropists around the world



FUTURE DEVELOPMENT PLANS AND FEATURES

Post the launch of our initial token sales and app-launch in 2H 2018, Opet is researching with intent to develop the following future enhancements:

1. Synchronous and asynchronous offering of Opet educational events as online courses
2. Use of artificial intelligence for:
 - a. AI-based student learning
 - b. AI-based testing and assessment
 - c. AI-bot to help buyers navigate choices and created education programs
 - d. AI to AI smart contract creation and management to streamline requests among buyers and sellers
3. Use of augmented reality (AR) in the classroom and online education experiences

[Here](https://github.com/opetfoundation/eco_blockchain) you can track our progress on our Github
https://github.com/opetfoundation/eco_blockchain

SECURITY

Our distributed ledger/blockchain solution will prevent tampering of academic records or post-the-fact inclusions of activities, unwarranted testimonies or essay submissions written by certain brick-and-mortar "college counselors" or "placement agents" in various emerging economies. Future use of the blockchain can be applied to student loans and scholarships, where the institutions can access our distributed ledger for convenient and secure validation.



ÕPETCOIN (OPET)

Specifically named Opet Coin Token (OPET) defined in Contract Address:
0x91159390631ed2bfc6967695be85dee3be022ce3



ÕpetCoin (OPET) is a cryptocurrency service platform that is designed specifically to suit your needs in this Blockchain era. ÕpetCoin (OPET) will be the exclusive currency for the Õpet platform, a cutting-age AI-companion chatbot which helps in delivering personalized classes to students in their specific curriculum.

The Õpet Chatbot is powered by artificial intelligence, machine learning and deep learning with corresponding neural networks. Our backend AI engine collects conversational data with each user interaction, enabling it to “learn” about the student through building a conversational memory. This in turn also establishes a good profile for the user.



However, for a chatbot to progress beyond a regular interaction based on a dataset of conditional responses, there is a need for a conversational memory within a requisite context. This is achieved with our own proprietary algorithms to measure and quantify responses, progress, and potentially emotions for the purpose of developing the student's user profile.

Our chat app helps to guide students through each subject of their syllabus with a topic by topic approach. We see this as the most effective strategy at present, largely due to the typical tendency of teenagers and young adults to "clear" an unread message. A notification bubble on an application serves as a psychological, motivational nudge to open the message. This strategy encourages the middle 70-80% of the student population to follow their curriculum on Öpet as they progress through it, learning each topic efficiently while the revised knowledge forges and strengthens new neural pathways.

The target focus group of the Öpet chatbot is grade 9-10 and 11-12 of the secondary school curriculum and A level curriculum respectively. Choosing the 15-16 (O Levels) and 17-18 (A Levels) age groups instead of primary school students is highly deliberate given that the medium to use our chatbot is via the mobile/smart phone.

Younger children (<13 years old) have notably less access to mobile cells, with significantly few having been granted ones of their own in the target markets. Moreover, younger children's usage of mobile devices is not as sophisticated as that of their older peers in their adolescence, which is likely cause a disconnect between users and many of Öpet's features, rendering the application less effective or even redundant for this age group.



ŌPETCOIN'S (OPET) CRYPTO-ECONOMICS

We aim for all financial transactions to be conducted on the Ōpet platform, and users will be able to purchase the digital services using ŌpetCoins (OPET). The ŌpetCoin token itself will be built on the Ethereum Token Standard, also known as ERC20. Other institutions who wish to gain access to the blockchain will need to acquire ŌpetCoins (OPET) from the open-market post the token sale to gain access. Payments will be allowed in the user's currency of choice. While our goal is to only allow ŌpetCoins (OPET) for transactions on the platform, we believe it is not realistic to expect all new users (especially in our target market of Grade 9-12 students) to be familiar with blockchain and crypto-currencies.



It is also our goal to introduce and induct a new generation of post-millennial users to the world of distributed ledgers/blockchain technologies and decentralized modes of payments ala cryptocurrencies through ŌpetCoins (OPET).



Digital Wallet and Payment Gateway

A digital wallet is an online or mobile account in which users can store their payment information for ŌpetCoin (OPET) tokens. Wallets will be integrated on the Ōpet platform for educators, students and other service providers. Any user who downloads our Ōpet app and register an account with us, will have an Ōpet digital wallet created automatically. This digital wallet will be the corresponding cryptocurrency-wallet for our users to make any education-related transactions on our platform. The user can pay with fiat via iTunes or Android Pay appstore payment gateways OR ŌpetCoin (OPET) in his/her respective digital wallet for any digital services available on the platform (eg. Digital Tutor Companion Services, Personality profiling services, College Admission Docket Preparation Services, Education-related E-Commerce such as E-Books, Online courses via Ōpet's partnerships with other platforms etc).



In order to align with Õpet's vision of promoting ÕpetCoin (OPET) token-usage, Õpet will also be utilizing 10-20% of the fiat receipts of the period (i.e. quarterly) to purchase ÕpetCoins (OPET) from the open-market. These ÕpetCoins will be injected back into the Network incentive pool, to continually reward network participants to contribute with various services (provision of user-generated content/curation of internet resources relevant to the curriculum, or encouraging various high schools to provide more robust validation of the academic and ECA records) and also to further promote ecosystem usage of the tokens for education-related services.

Network Incentives

With our Õpet digital wallet in place, the user can get rewarded for various contributions they rendered to the network. One straightforward example is the reward ÕpetCoin (OPET) tokens a user who has graduated from a certain year or National exam can get, if s(he) provides his/her revision notes or relevant content. The amount of incentive reward for the contribution can be voted by the network/community which is geographically or contextually (high-school) defined.

Furthermore, in our bid to build a global alliance for validation services, various high-schools or institutions can be granted incentive tokens if they participate in the validation efforts of the recorded certification of our users. We chose the Proof of Authority framework with careful consideration for this purpose, so that Master Nodes can be assigned to institutions via the Ethereum's ERC Token's voting mechanism to determine who are the deserving master nodes to perform validation efforts. These institutions (master nodes) will be rewarded with more incentive tokens which they can provide to their deserving students for future tertiary scholarships and digital tuition companion services. All these will contribute further to the virtuous cycle and network effects which we at Õpet seek to achieve.



ROADMAP

Development of Curriculum Database; Data-transformation and processing of data-fields

We will develop our topical and subject databank, and corresponding revision guides, followed by processing the digital content into proprietary data tables for our machine learning algorithms to parse through and "learn" the curriculum



Development of Backend Artificial Intelligence and Chatbot Engine

We will be training our backend "Robot" with the prepared and transformed dataset



Integration of all relevant technological APIs

We will be integrating various technological APIs such as Google Dialogflow, Tensorflow, Cambridge's infrastructural APIs such as Cloudflare, Azure and SQL etc into a holistic and robust system



Development of the Beta Version of our Opet App

We will develop our beta version of the Opet app by integrating our proprietary backend AI with a user -friendly chat-app UI interface



Major Marketing Campaign for Opet app roll-out - Learning Companion Digital Serives using OpetCoin/Fiat

Targeting influencers and laser-focused digital marketing campaign for Grade 9-12/High Schoolers in Secondary and Junior College students for Opet app and OpetCoin usage



Opet Wallet Setup

Exchange OpetCoin directly to other ERC-20 Tokens via Kyber.



Beta Testing with Selected International Schools

We will roll-out selectively in partner International Schools in SG, India and UK to collect relevant user data from the students adopting Opet app to refine our AI engine and test robustness of our blockchain



Development of our Blockchain as ONE true source of high-school records for students globally

We are developing our Blockchain solution on top of the Ethereum blockchain with unique architecture to synchronize with our AI recommendation engine



Establish Exchange Listings

We are targeting major exchanges since the successful end of the ICO including Gibraltar Blockchain Exchange, CoinMama, Binance, CEX-IO etc



Android and iOS Version Release of Opet app on GooglePlay & iTunes

It's essential to have a great mobile experience nowadays. We are working to bring Opet to all iOS and Android Smart mobile Devices in Q3 2018 (by Sep 2018)



Influencer Identification and Marketing in UK (Bowling Pin Market)

Bring the "big fishes" to market our Opet app in Q1 2019 when everything is stable and once the experience has been optimized.



Expansion into India - a large market of high school adopters for Opet

With our Global panel of advisors' network we will roll out our Opet app to the various high schools in Southeast Asia



Expansion into the College Admissions Validation Use-case

Given a substantial size of students' records on our blockchain, we will start marketing to Universities' admission offices on this new OpetCoin usage to buy access into our blockchain to validate high school records of applicants



Expansion into Other Emerging Markets - Central Asia Countries or Indonesia - given new network

With our partnership with the American University of Central Asia, we will roll out our Opet app to the various high schools in the exotic Central Asian countries



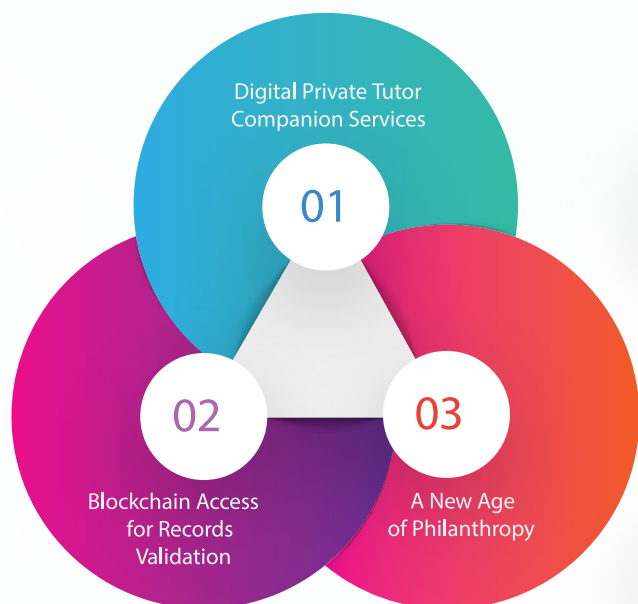
Referral System to grow userbase and awareness in other geographies

Scaling up the Opet Network to grow the userbase and generate maximum value for content creators.





TOKEN USAGE



01 Digital Private Tutor Companion Services

01

The first immediate major use of ÖpetCoins - Owners of ÖpetCoins can purchase digital private tutor companion services delivered via our Chatbot App (available on iTunes and Google Play first, before we expand into Amazon and Microsoft App store)

Note – this digital private tutor companion aims to COMPLEMENT National High School Requisite Curriculum (Start with 5 Subjects – Biology, Chemistry, Physics, Mathematics and Commerce, before we expand to other more niche subjects)

02 Blockchain Access for Records Validation

02

The 2nd mid-term major use of ÖpetCoins – College Admission Offices or any validation agencies (Regulatory Authorities, Human Resources hiring departments) can purchase ÖpetCoins from the existing supply in circulation to GAIN ACCESS into our Öpet Blockchain for verifying High School records of the respective applicants, but only upon explicit private-key permission provided by the Applicants (Our Öpet Users).

03 A New Age of Philanthropy - Donation with Transparency, Security and Accountability

03

The 3rd longer-term major use of ÖpetCoins is a More Transparent, Secured and Accountable form of Philanthropy. Charities all over the world can now purchase ÖpetCoins to support students from lesser-privileged households with a private digital tutor for their respective National High School curriculum, bypassing intermediaries and ameliorating corruption phenomenon. The donors can also have direct access into Öpet Blockchain to track the progress of the beneficiary.



- The ÕpetCoin (OPET) tokens will be utilized for settling all education-related expenses within the Õpet channel, including but not limited to digital tuition, curriculum-related e-commerce and university tuition fees.
- Õpet consists of a philanthropic aspect as we target global education-related social enterprises or global charities who contribute to the support of needy-student tuition to through token purchases.
- For illustrative purposes, consider the following use case: Charitable organizations may purchase Õpet tokens with fiat currency off the open market via reputable blockchain/crypto-currency exchanges, thereafter gifting directly to the students in question for purpose of purchasing Õpet’s digital tuition and companion services. In order to keep tabs on the value of their donations, donors and sponsors have access to the academic track records and usage-levels of the beneficiary students.
- Universities or tertiary institutions, banks, scholarship providers and potential employers will share an accurate source of students’ records, simply through purchasing access into our blockchain for validation purposes.

The token usage cases outlined above will promote a virtuous cycle to boost wider adoption of the tokens within the ecosystem. In turn, the usage of the Õpet channel and database of collected student records is expanded, and the next-phase development of our business model is implemented.



Other Possible Demand Application/Use Cases for ÖpetCoins

- Subject learning or companion subscription package priced per month/per semester/ per year for different exam boards, states, cities, towns etc
- Expansion into new jurisdictions/countries with different curriculums
- Expansion into new subjects beyond the initial suite of subjects (Biology, Physics, Chemistry and Mathematics) that our digital private tutor companion provides
- University agent placement fees; Scholarship referral fees
- Affiliate marketing of relevant courses/private tuition services and instructional video-linkage content partnership with online academies like Khan Academy, Coursera, Udemy, Udacity etc
- Social media footprints can be used to analyze personality and build an accurate profile of the user/student for various purposes
- Potential facility to conduct surveys to allow our users to make money participating in research work
- Network incentive for users to produce relevant educational content for in-network trade or exchange



MARKETING PLAN TO IGNITE THE GLOBAL NETWORK EFFECT



Each target country has its own country president, a chief curriculum and content officer and a potential team, a country marketing and partnership officer reporting to the HQ chief curriculum officer and chief marketing officer directly. The country president reports directly to CEO. Data crunching and native app-development team are to be based in India in line with cost considerations.

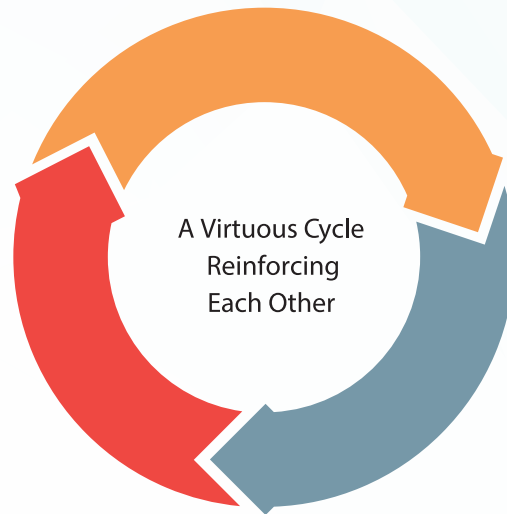


<https://www.youtube.com/watch?v=7yiqGT6y4mA>



High School Students Globally

Opet addresses the immediate pain-point of High School Students to Revise Effectively and help them to Score in the National Exams and Apply to the Best Choice tertiary institutions. By introducing a hassle-free and secured way to store their Academic and ECA records, readily accessible to any colleges they apply to, we are paving a path towards securing a global database of high school records.



Network Effect - with Adaptive AI Recommendation Engine for Global Scalability

As our AI recommendation engine is adaptive, the successful placement of tertiary institutions and scholarships will continuously refine our recommendation engine to BETTER coach and suggest relevant horizon-expanding options for our Users, increasing its adoption further, as we expand into new jurisdictions and learning the respective High School Curriculum in different languages, allowing for further Network Effects to spin this virtuous flywheel.

An Open-Loop Blockchain for Global Tertiary Institutions and Validation Offices

With a readily available and convenient access to a secured global database juxtaposed with an antiquated inefficient process of manually processing or verifying high school records in various college admission or validation offices, the adoption cycle will accelerate as Metcalfe Law and Network Effects Set in.



Our Commercialization and Tactical Marketing Plan in Brief

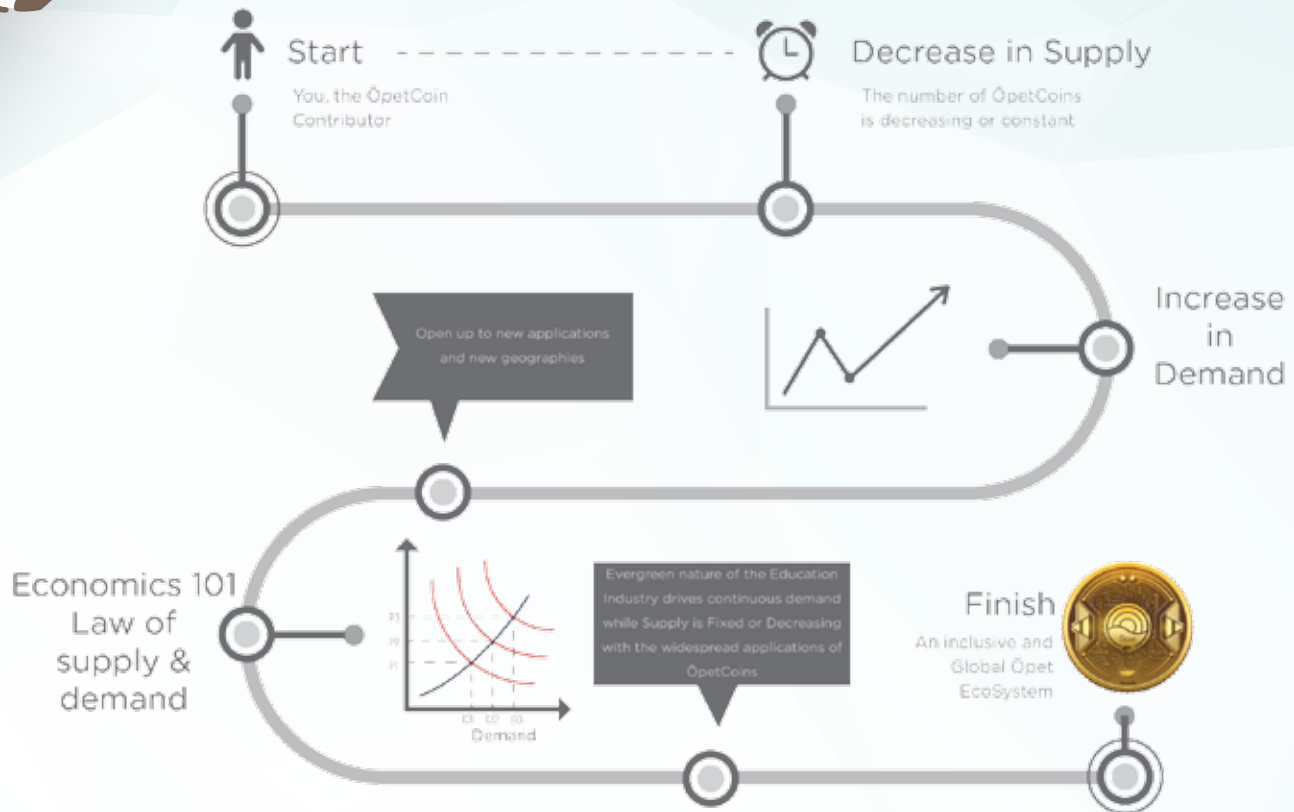
We plan on launching our application mainstream in both Google Play and the iTunes App store, with App Store optimization implemented. Subsequently, we plan to expand and achieve listing on the Amazon and Microsoft App Stores. In addition, we aim to launch campaigns for mobile downloads on social media to push up download and interactions numbers, and to secure pop places in the application stores for exponential organic downloads within the category.

Once we achieve significant downloads in our target countries, we plan on negotiating partnerships with schools and leveraging on the formulation of the strategic partnerships to launch press releases on how learning from classrooms has now become an extension to cater for children of all learning types. Appointing Power Users or Student Ambassadors is also another key strategy for Õpet during its the early lifespan. Upon garnering acceptable mainstream exposure, we will continue with the partnership solicitation.

On the other end, we also plan on paying specific target groups to record videos on how they have successfully used Õpet in ways less desired to cheat on homework, tests and how they were getting away with it with grades awarded as social proof. We also plan on promoting such videos via influencers and social media condemning and questioning the moral use of such a tool in education. Additionally, we aim to launch press releases in mainstream media stating the position of Õpet and what it really does, while outlining our brand position which will essentially provide low cost and widespread exposure to the use of this tool.



ÖpetCoin (OPET)



START - You, the ÖpetCoin contributor and CryptoPioneer will have the first dip into this exclusive and useful crypto-currency. You can also **USE OR GIFT** them to students (with our Öpet digital wallet) who can then purchase the digital private tutor companion services to help them **Revise Effectively** for their exams.

Decrease in Supply - As more and more users pay with either Fiat (via Apple/Google appstore payment system) OR ÖpetCoins, the supply of ÖpetCoins will reduce.

Increase in Demand - As Öpet expands into New Jurisdictions to learn their respective high school curriculum and provide digital tuition companion packages to the students there, the Demand increases tremendously as we bring in a whole new set of users into our Öpet Ecosystem, thereby enlarging the blockchain network and use cases.

This will allow Metcalfe Law and Network Effects to work their "magic" on the Öpet virtuous cycle. As we begin to open up to new applications such as allowing Tertiary Institutions and Validation Offices such as University Admission Offices to purchase the ÖpetCoins for blockchain access, the Demand will increase Exponentially as well!

"Economics 101" - Law of Supply and Demand - Fixed Supply, Continuously increasing Demand and the infinite divisibility of ÖpetCoins in this EVERGREEN Education Industry as we continue to brainstorm and deploy MORE applications and usage of our utility tokens, thereby further enlarging our Öpet Ecosystem.



COMPANY STRUCTURE - OPET HQ/OPCO AND OPET FOUNDATION



OPET PTE LTD
SG Company

Manages



OPET FOUNDATION
SG Company
limited by Guarantee

The Ecosystem of Op̃pet comprises Opet Pte Ltd, Business Registration Number 201805938K (<https://www.bizfile.gov.sg/ngbbizfileinternet/faces/bizfilemainpage.jsp>) and Opet Foundation Limited, Business Registration Number 201816712E. Opet Private Limited is a Singapore-domiciled and headquartered company which the management and continuous development of intellectual properties belong to. Op̃pet Pte Ltd will manage Op̃pet Foundation Ltd, a Singapore Company Limited by Guarantee ("CLG"), which will launch the Op̃petCoin (OPET) token sale.

This newly set-up CLG entity is a non-profit organization established with three main objectives:

Priority 1

To promote Ecosystem Usage of the Op̃petCoin (OPET) and to increase value and size of the ecosystem and blockchain network

Priority 2

Research and Development of the core Op̃pet product - including the backend AI engine and the UI/UX design of the app

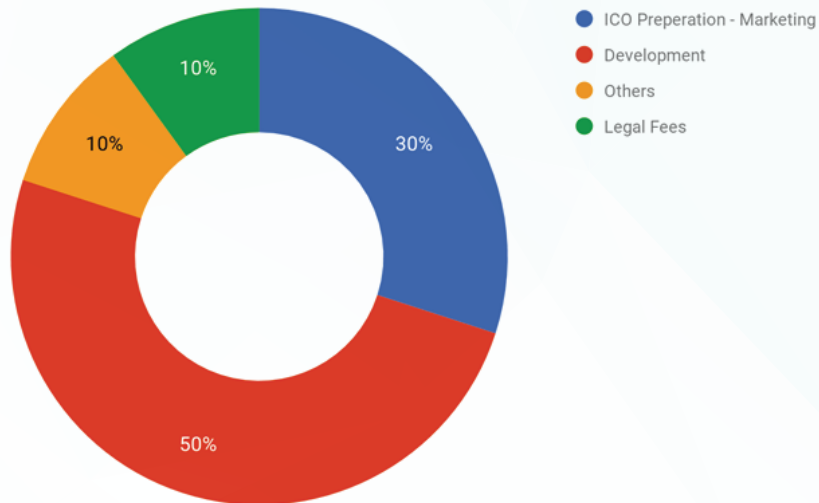
Priority 3

Expansion into new jurisdictions via the acquisition of new curriculum content and customer base in the countries that Opet Pte Ltd operates in

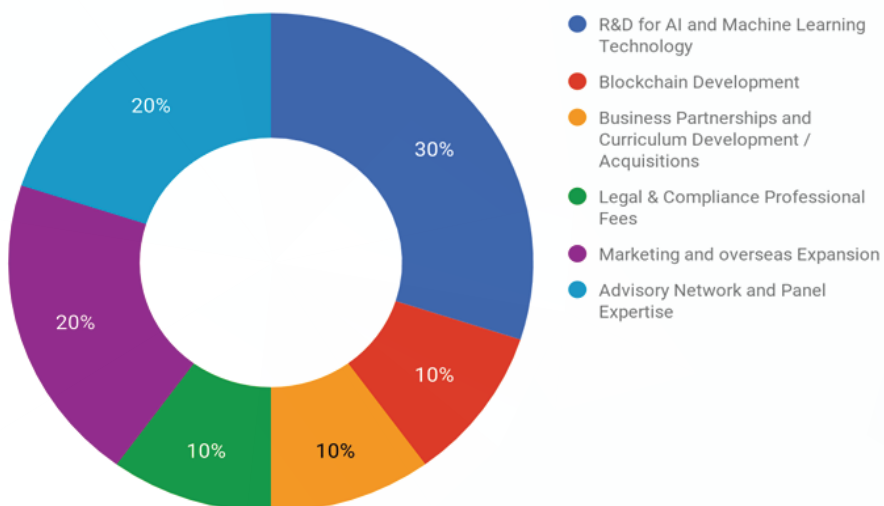


DISTRIBUTION OF TOKENS AND FUNDS

Use of presale funds

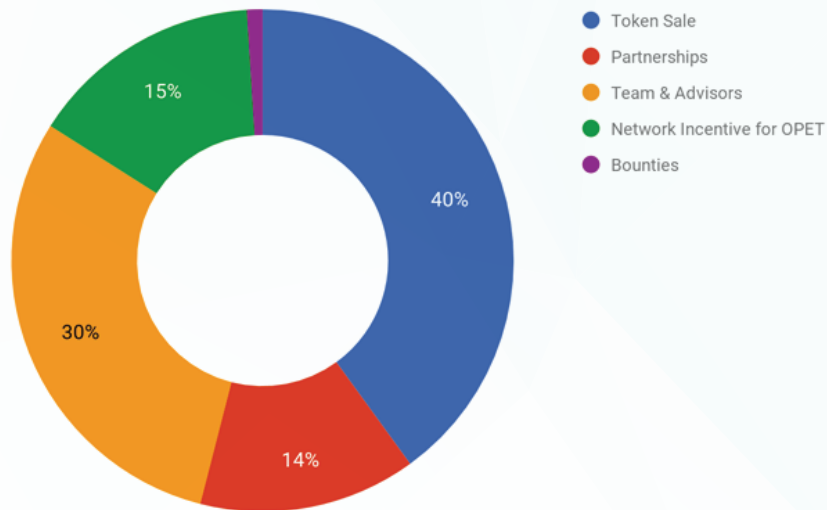


Use of Proceeds





Token Allocations



REACH US

If you have any questions about us let us know

Website: www.opet.io

ICO Info: www.opetfoundation.com

Email: ico@opetfoundation.com

BitcoinTalk: <https://bitcointalk.org/index.php?action=profile;u=2070168>

Facebook: <https://www.facebook.com/Opetfoundation/>

Instagram: https://www.instagram.com/opet_app_/

Twitter: @opetfoundation

Slack: <https://opetbot.slack.com>

Reddit: <https://www.reddit.com/user/Opet-foundation/>

Telegram: <https://t.me/OpetfoundationGroup>

YouTube: <https://www.youtube.com/channel/UCpUNGBzAFCZJGLIfdofzEpQ>



ICO/TOKEN SALE LAUNCH SUMMARY

Our goal is to raise a maximum of \$30 million USD and a minimum of \$10 million USD. Some of the numbers may change with ETH/USD exchange rates and volatility, but the following numbers are best effort estimates as of 30 April, 2018. The token sale process will run for approximately 90 days.

- Hard cap: 60,000 ETH
- Soft Cap: 20,000 ETH
- Exchange Rate: 1 ETH = 500 OPET (0.002 ETH per 1 OPET)
- Financing per Investor:
 - Maximum financing: 5,000 ETH
 - Minimum financing: 1 ETH
- Exchange rate: 1 ETH - 500 OPET or 0.002 ETH per 1 OPET
- ICO contract address: Published through multiple channels 48hrs before ICO launch date). Whitelist yourself here (kyc.opetfoundation.com)
- Launch date and time: Block number will be published together with contract address
- ICO completion: ICO launch will end when either the hard cap is raised or the ending block number is reached. All funds will be returned to the initial Investors if the minimum Goal of 20,000 ETH* is not reached (*1 ETH = USD500 as of 31 Mar, 2018)
- The token is expressed with 8 decimals



SUMMARY

While the world becomes increasingly digital and the demand for affordable tuition for standard high school education increases, there is a need to provide a trusted learning companion that can assist students with their corresponding syllabus in their respective jurisdictions and to better recommend them global higher-education options. Öpet plans to tackle this problem head-on, providing an artificial intelligence powered chatbot with the ability to customize learning experiences in line with individual students' strengths and weaknesses.

The global class divide is a widely discussed yet poorly addressed issue. Öpet as a holistic educational platform will be among the few to create actual measurable results in terms of bridging the global income and class-divide through education. Moreover, by bringing the sophisticated knowledge-rich conversations, typical of privileged families to the lesser privileged using our companion chatbot and utilizing AI recommendation technologies, Öpet will expand the horizons of high-schoolers.

Examining another facet of this token offering, Öpet also greatly reduces the headaches associated with the global admission verification processes of educational and vocational institutions.


With the support and contribution of each valued investor, we can be one step closer to achieving our vision. Why? because ...





THE ÖPET TEAM

Wilson Wang, Founder & CEO

 <https://www.linkedin.com/in/wilsonwang/>



- Singaporean, Father of 2
- NUS School of Computing, First Class Hons
- NUS Overseas College (Stanford University in Silicon Valley)
- Attended various corporate leadership programs from University of Virginia, Darden School of Business and University of Michigan, Ross School of Business and INSEAD
- Former Temasek Holdings Scholar and Investments Officer, focusing on PE/VC in SE Asia across all industry sectors
- Former Managing Director, SE Asia for Fosun International
- >12 year Commercial, M&A & Corporate Finance XP
- Team of 3 Marketers/Biz Dev staff presently under evaluation to be converted into full time employees

Ameya Kulkarni, Co-Founder, CTO & Chief Data Scientist


 <https://www.linkedin.com/in/ameya-kulkarni-mlengineer/>

- Indian National, C.E. (Honors) in Electronics & Communication from BITS Pilani, Dubai Campus
- Thesis Scholar, "Machine Learning based Mathematical Modeling for Classification of EEG Signals"
- Introduced statistical feature extraction to obtain a classification accuracy of 96.6% using SVM
- AI and Machine learning expert
- Head teacher of Machine Learning of BITS Pilani, Dubai campus
- Team of 5 Engineers in India presently under evaluation reporting to him to be converted into full time employee





Viacheslav Shybaiev, Blockchain Specialist and Solutions Architect

 <https://www.linkedin.com/in/slashi/>



- Ukrainian National with 20+ years of experience in design, development and support of IT and mobile solutions in the international environments
- Blockchain Team Lead of MFChain, Project Mgr of Next Machine
- Former Project Mgr of Status.im, Opera Mobile Store, RingCentral, Elera Software
- Former Software Engineer of T2T Software-Entwicklungs, Netcom, Metalsukraine etc
- Obtained Masters in Computer Science from Odessa National Polytechnic University and Masters of Mgt in Odessa National Academy of Food Technologies
- MBA from IBR Institute of International Business Relations, Steinbeis University, Berlin, Germany

Aashraya Kumar Yogi, Creative Director (India)

 <https://www.linkedin.com/in/aashrayayogi/>

- Indian National
- Experienced Designer and Photographer
- Areas of expertise include UI/UX and Creative design
- Extreme dedication and laser-focused internalization of ideas manifested into designs and “porn-status” artform (i.e. Porn - You Know It When You See It)
- Work Experience with Goodtel Co Ltd, RedMagnet, Gitex Shoppers based in Dubai, UAE
- Best Photographer Award, Patna 2k15, India
- Graduated with Bachelor (Hons) in Computer Science, BITS Pilani Dubai Campus, Dubai UAE





Nicholas Ivanov, Blockchain Developer

 <https://www.linkedin.com/in/nicholas-ivanov-777396a9/>



- Ukrainian National
- Blockchain Developer experience with Modern Finance Chain (MFChain)
- Python developer and Data Scientist at QuantuMobile
- Masters Degree in Information Security from Kharkiv National University of Radioelectronics

Boris Serebrov, Software Developer

 <https://www.linkedin.com/in/boris-serebrov-731260150/>

- Ukrainian National with more than 15 years of practical programming experience
- Experienced software architect
- Proficient in JavaScript, Node.js, angular.js, jQuery, Python, MongoDB, Flask, PHP, Yii, MySQL, PostgreSQL, C++, Docker Experience with Amazon AWS stack; Develop and integrate with external REST APIs - Twitter, Facebook and any other APIs
- Master's Degree from Donetsk National Technical University





Oleksandra Burmenska, Project Manager

[in](https://www.linkedin.com/in/oleksandra-burmenska-98867166/) www.linkedin.com/in/oleksandra-burmenska-98867166/



- Ukrainian National with 7 years of IT exp
- Technical background and a solid understanding of SDLC principles as well as Agile methodology and corresponding frameworks (Scrum, Kanban)
- Used to manage teams of up to 30+ people and 5 projects at a time. Proven record of people management delivering results under time and budgetary constraints.
- MBA from Kyiv National Economics University; Master's Degree in Engineering, National Aviation University

Jenny Frances, Global Digital Marketing Team Lead

[in](https://www.linkedin.com/in/jennyfrances/) https://www.linkedin.com/in/jennyfrances/

- British National based in Granada, Spain
- Digital marketing expert, and founder of Social Bees Media, a successful digital marketing solutions firm
- Specializes in developing and executing successful online marketing strategies for businesses, and written articles for publications, including Business 2 Community & Social Media Today
- Creator and owner of the Social Media Management Academy, an online community of budding Social Media Managers
- Bachelor of Arts from School of Oriental and African Studies, University of London





Michele Mazibuko, Global Community Management Lead

[in https://www.linkedin.com/in/michele-mazibuko/](https://www.linkedin.com/in/michele-mazibuko/)



- Belgium National based in South Africa
- Technical writer and community engagement specialist
- Vast experience in providing advisory services to ICOs, as well as writing and co-authoring white papers and press releases for distributed ledger companies
- Founded Dadirri Digital, offering consulting and marketing services to blockchain-based enterprises in the field
- She graduated from the University of South Africa/ Universiteit van Suid-Afrika

Jay Ang, SVP, Marketing and Partnerships (Singapore)

[in https://www.linkedin.com/in/angjay/](https://www.linkedin.com/in/angjay/)

- Singaporean, BSc (Hons), Business Management, Kingston University of London
- Focuses on Strategy, Digital Marketing & Growth Hacking
- Over 15 Years of experience in Digital Marketing & Growth Hacking, latest appointment - SVP, CMO of SG Fintech Startup
- Led numerous successful campaigns for Fortune 100 companies, Startups, SMEs, Gov Bodies and Consulates
- Invited mentor for international business plan competitions and SG-NRF funded startups





Joana Camille C. Casucian, Content Marketing Lead

[in www.linkedin.com/in/joana-camille-casucian-47085150/](https://www.linkedin.com/in/joana-camille-casucian-47085150/)



- Filipino based in Manila
- Senior Team Leader for Ops (Research and Data) for Infnit-O Manila, Inc Market Research and Competitive Analysis Dept
- Experienced copywriter and marketing professional
- Founder of JCC Research Services
- Manages a team of 2 freelancers doing content writing, copywriting and Proofreading for Öpet Project
- Bachelor of Science from University of Santo Tomas, Manila, Philippines

Larry Anthony Panaligan, Marketing Associate

[in www.linkedin.com/in/larry-anthony-panaligan-746017147/](https://www.linkedin.com/in/larry-anthony-panaligan-746017147/)

- Filipino based in Manila
- Focusing on developing infographics and digital images and other marketing collateral
- Managing Social Media Accounts for Öpet Ecosystem
- Work Experience in AsianCare Health Systems Inc and Infinito as Junior Assessment Analyst
- Schooled in San Juan De Dios Educational Foundation Inc and Alpha Centauri Educational Systems, Philippines





LEGAL COUNSEL AND GLOBAL PANEL OF TOKEN SALE ADVISORS

On top of the below-mentioned panel of advisors, the management of Opet Pte Ltd, the entity that manages Opet Foundation Ltd, can also tap on the experience, counsel and wide network of its early investors who are mostly senior corporate veterans from education, TMT, banking, fund management, private equity investments, VC, F&B, media, legal industries.

Fully cognizant of our need of strong legal counsel to ensure the compliance and integrity of our operations globally, Lee & Lee and DuaneMorris & Selvam are our distinguished partners on our journey.





Karthik Iyer - Founder & CEO of BlockchainMonk, Leading Global Blockchain influencer, India Ambassador to P2P Foundation

 <https://www.linkedin.com/in/karthix/>



Karthik Iyer, otherwise fondly known as BlockchainMonk in the global blockchain community was recently featured in the Top 200 Influencers of the crypto industry in Asia. He is the India ambassador of the world's largest think tank on decentralized technologies the P2P Foundation (One of the few places where Satoshi Nakamoto has his webpage). Due to his P2P-Foundation link, Karthik has been researching Blockchain and crypto currencies as early as 2009.

He is the Founder of India's first end-to end Blockchain and Cryptocurrency Research firm BlockchainMonk. He spent over a decade in Scandinavia and has mentored dozens of Blockchain, DAO & AI companies around the planet by assisting them in building great products and raising capital.

Karthik is a serial entrepreneur and founded India's first applied Artificial Intelligence and social discovery company in the matching space. He has a broad array of skills in over a dozen technologies and has built, scaled and deployed cutting edge fintech solutions for fortune 100 companies; Karthik worked for leading technology firms such as Red Hat, Novell, Sun Microsystems and advised CXO's of global banks in technology strategy.

Karthik has a broad and illustrious education background, beginning with a Bachelor of Engineering in IT from India, followed by a Masters from KTH (the leading technology school in Sweden), before pursuing his PhD at the university of Oslo (yet to defend his thesis). He also obtained his MBA from Fudan University, the leading business school in China.

Mr Karthik Iyer will advise on our ICO/ITO and strategic market entry into countries in the Western hemisphere.



Samson Lee - Founder & CEO of CoinStreet, Chief Crypto-economic Consultant of Gibraltar Blockchain Exchange, Founding Executive Chairman of China Greater Bay Area TechFin Association

 <https://www.linkedin.com/in/samsonlee>



Samson is the Founder & CEO of Coinstreet, Founding Executive Chairman of China (Guangdong, Hong Kong, Macau) Greater Bay Area TechFin Association, Co-founder of Hong Kong Blockchain Centre, Co-Founder of Ethereum south China and south Asia communities; Chief Crypto-economic Consultant of Gibraltar Blockchain Exchange, board advisor of Universa.io, Asia President of Next.TV Inc. and Chairman of STM Digital Group.

Apart from being an experienced crypto-currency investor, Samson has over 20 years' experience in TMET sector, with proven success in commercializing various digital services and e-business operations across in Asia, including the world's first 4G premium VOD service in 2012 with China Mobile, launched Asia's first VOD service with 4 major Hollywood Studio in 2006, commercialized Asia's first O2O E-commerce service with Li & Fung Group in 2004, first mobile e-wallet in 2003 with PCCW, first verified-by-VISA SMS payment service with VISA and Bank of China in 2002, and world's first charge-to-bill mobile payment service with Hutchison Telecom in 2000.

Graduated from University of Toronto with Bachelor Degree of Commerce, Hong Kong University of Science and Technology, with MBA and a Master of Science degrees.

Mr Samson Lee will advise on our ICO/ITO and strategic market entry into various North Asian countries



Michael Creadon, Co-Founder & CEO of 4Rev, Influential US-based Crypto-investor and ICO/STO Advisor

 <https://www.linkedin.com/in/michael-creadon-31404a30/>



Michael is the CEO of 4Rev, a global crypto research blog. He brings a wealth of knowledge in capital markets to Opet, having served for two decades as CEO of Traditum, a proprietary trading firm based in Chicago specializing in interest-rates and agricultural commodities. Michael has served on several regulatory committees and is widely quoted in the media for his market views and trading industry insights. He is an American based in Chicago.

Michael worked as a reporter for TIME Magazine, Bloomberg, and Voice of America Radio before becoming an interest-rate trader, and has worked as a journalist in Mexico City, Sydney and New York City; he also spent two years serving as United States Peace Corps Volunteer in Namibia.

Michael obtained his Bachelor of Arts in Economics from Indiana University and a Masters of Public Administration from Columbia University.

Mr Michael Creadon will advise on our ICO/ITO and link us up with various family offices to advance our vision of Education-inclusion by introducing our new ÕpetCoin-driven form of education philanthropy to various US-based charities/endowments.



Julian Peh, CEO, Co-Founder, Aditus Networks, Entrepreneur, Lawyer with 20 years' experience in Technology, Crypto-Currencies, Marketing / Media, Luxury, Rewards Data Systems

 <https://www.linkedin.com/in/julianpeh/>



Julian Peh has a 15-year history of developing and launching luxury marketing platforms that include websites, apps, and rewards programmes. He previously founded and built Luxury Insider, which turned into one of the leading luxury portals in Asia before it was acquired by Singapore Press Holdings. He has also been co-founder and CEO of SERA, a rewards programme which has acquired rewards from over 100 luxury brand stores so far.

Julian also co-founded Aditus, a decentralised luxury marketing platform for merchants to so-called “crypto-affluents” and launched a successful ICO in 2017. Prior to that, he was the CEO of WhiteWave MG in Shanghai China and also founded Luxury-insider.com, and an expert consultant for Citibank Ultima.

Julian obtained his Bachelor of Law from the National University of Singapore.

Mr Julian Peh will advise on our ICO/ITO and media related strategies.



Darius Sit – Managing Partner, QCP Capital

[in https://www.linkedin.com/in/darius-sit-7b9b81152/](https://www.linkedin.com/in/darius-sit-7b9b81152/)



Darius is the Managing Partner of QCP Capital, a Crypto-Asset trading firm based in Singapore. He started his career as a Macro Trader at Dymon Asia Capital, one of Asia's leading hedge funds. Over his four years at Dymon, he traded cross-asset derivatives with a focus on Asian FX/NDFs and model-based strategies. He was most recently at BNP Paribas managing the Asia FX & Bonds book out of New York, Sao Paolo and Singapore.

Darius graduated with First Class Honours in Finance and Comparative Religion from the National University of Singapore.

QCP Capital is a full-suite Crypto-Asset trading firm, specialising in:

- Proprietary trading and investment funds;
- Over-the-counter (OTC) trading for a wide range of coins 24/7/365 ;
- Market-making for coins both on- and off-exchange;
- Treasury services such as hedging programs, margin & leverage management, and active rebalancing.
- Trading, infrastructure and distribution support for partner token projects (ICOs).

Mr Darius Sit will advise on our ICO/ITO, particularly related to treasury services and market-trading best practices to ensure stability in the price and exchange rate of our crypto-currency.



Maximilian Kobernik – VP Global Partnerships of CoinStreet, Head of Investor Relations, Play2Live

[in https://www.linkedin.com/in/maximilian-kobernik/](https://www.linkedin.com/in/maximilian-kobernik/)



Maximilian is an experienced professional in venture capital and the blockchain industry, as well as an ardent enthusiast of Fintech and Crypto.

Max is a former fund manager for CryptoBazar where he helped dozens of companies to raise funds, taking them through all ICO processes and helping them get listed on international exchanges

International Business, Marketing, PR and Auditing – this allowed him to become the Head of Russian region operations at Roberto&Co. Maximilian eventually got wired into the blockchain Industry

Max is fluent in Russian and English, obtaining a bachelor of science in Economics from Finance University under the Government of the Russian Federation and holds a master's degree in Finance from the Presidential Academy of the Russian Federation

Mr Maximilian Kobernik will advise on our ICO/ITO and strategic market entry into Russia and Eastern European Region



Nikita Sachdev, International Model, Founder of Event Talents, Leading Asian Crypto-Influencer, Opet Brand Ambassador

 <https://www.linkedin.com/in/nikita-sachdev-a42465150>



Ms Nikita Sachdev is an entrepreneur from the US who has worked as an international model and host for almost a decade, with a background in Chemistry and Business from the University of Texas.

Having worked for global brands and representing notable clients as an ambassador, Nikita focuses on increasing brand awareness and educating people through social media, marketing and communications, which led her to start her own talent agency and move into the world of cryptocurrencies as a talk show host, live host, influencer, and presenter.

She's an avid crypto investor and brings a lot of enthusiasm with her to the industry!

Ms Nikita Sachdev sits on Opet's Panel of Advisors, focusing on our ICO/ITO along with our brand and digital marketing strategy. Nikita will also be our Opet Brand Ambassador and Evangelist.



Dr Gunnar Lee-Miller, COO, Mission Driven Development (Los Angeles, CA, USA); Expert Leadership Coach and Mentor

[in https://www.linkedin.com/in/gunnar-lee-miller-46766615b/](https://www.linkedin.com/in/gunnar-lee-miller-46766615b/)



Dr Gunnar Lee-Miller is the Chief Operating Officer of Mission Driven Development – The Mission Driven Family of Companies is a collection of best-in-class firms in the real estate and construction sector in south-west United States, supported by Foundations and Charities. He has developed deep and vast connections to Social Foundations in the US seeking to make a difference in the world

Gunnar was also the Vice-President of Construction & development on the largest hospitality development in South Korea. Inspire resort multi-phase project is valued at \$5.6B USD prior to returning to the US. When in Singapore, Gunnar co-founded a private investment firm for real estate and resort development. He was also a senior Consultant for leadership development in various commercial sectors: aerospace, banking, petro-chemical, education and hospitality. Specialized work with Singapore's Ministry of Education & Academy of Principals; led a national-class mentoring program for new principals

Gunnar graduated with Bachelor of Arts from Harvard University and Occidental College and obtained his PhD in Philosophy from Fuller Theological Seminary in Pasadena, California

Dr Gunnar Lee-Miller sits on Opet's Panel of Advisors, advising us on Coaching and Mentoring frameworks, as well as bridging us to the Foundations and Charitable Organizations in the US



Dr James Ong, Founder and CEO, Origami Frontiers; Member, China National Artificial Intelligence (“AI”) Select Committee

 <https://www.linkedin.com/in/jamesongkayliang/>



Dr James Ong has over 30 years of experience in the technology industry in Asia, US and Europe. Since 1986, worked with Fortune 500 companies for enterprise digital transformation across multiple generations of technology revolution including Knowledge Discovery, Data Mining, Artificial Intelligence (AI), CRM, Mobile Internet, Cloud Computing, Omnichannel Retail and Blockchain.

He is actively engaged in entrepreneurial ventures by investing, incubating and mentoring technology start-ups and growing some of them successfully to matured company.

James received his PhD in Management Information System from the McCombs School of Business, Master's degree and Bachelor's degree with Highest Honours in Computer Science from the University of Texas at Austin, has published more than 15 technical and business papers. He regularly serves as a featured speaker at various conferences and universities. James is a member on the China National AI Select Committee, which is tasked to drive the drafting of the China National AI Standards report, focusing on strategic direction for enterprises, next generation open source initiatives and “Autonomous Enterprise” transformation approach.

Mr James Ong sits on Opet's Panel of Advisors, focusing on the technological development in areas on Artificial Intelligence, Mobile Internet, Blockchain and our ICO/ITO and market entry strategy particularly in China.



Jayarethanam Pillai, Division Head of Business and Dean, School of Entrepreneurship and Business Administration, American University of Central Asia

 <https://www.linkedin.com/in/dr-jayarethanam-pillai-561a7b/>



Prof Jaya is a Professor of Economics at the Organization for Security and Cooperation in Europe (OSCE Academy) and a lecturer and thesis supervisor for graduates.

Prof Jaya recently established research centers within the SEBA umbrella: Centre of Entrepreneurship and Institute of Policy and Social Change (IPS); he also published and teaches extensively in the political economy of Southeast and South Asian economic development

Prof Jaya received his PhD in Economics and Public Policy from The Australian National University in University in 2009.

Prof Jaya sits on Opet's Panel of Advisors and will advise on our strategic market entry into Central Asia, and share his network within Central Asian high schools, tertiary institutions as well as the philanthropic outreach via George Soros' Open Society Institute



Ms Bharti Dhar, Principal, Pune International School, Educational Specialist

[in](https://www.linkedin.com/in/bharti-dhar-501) www.linkedin.com/in/bharti-dhar-501



Ms Bharti Dhar is the Principal of a Pune International School in India, focusing on UK GCSE and A Levels Curriculum and also for RIMS Junior college. She has taught Physics for over 28 years in different curricula including Cambridge board UK and mainstream Indian boards of ICSE, CBSE and HSc.

Bharti was nominated for teachers training at BITS Pilani. While associating with RAIs foundation Pune, she started a Cambridge education school and HSc college from scratch which are now well-established schools. Bharti has worked with reputed institutions in India like Vishwa Bharti College, Happy Model School Delhi, DAV School, Ashok Hall (Birla School), RIMS School & Junior college and Boston World School. She has been appointed external examiner, conducting professional courses entrance examinations like AIEEE and PMT. Ms Bharti Dhar has a Master's degree in Physics and Bachelors in Education.

Ms Bharti Dhar sits on the Opet's Panel of Advisors, focusing on the pedagogical methodologies embedded in our AI-companion chat bot as well as the curation of the curriculum content for our target user audience.



Lim Boon Tat, Education Specialist, Former JC Vice-Principal, Singapore Ministry of Education Officer; Co-Founder, Grdient

 <https://www.linkedin.com/in/limboontat/>



Mr Lim Boon Tat was an admin officer of MoE (SG), and a former Vice-Principal of a Junior College in Singapore. He has deep experience and expertise in high-school curriculum pedagogical methodology. With unique and creative ways, he aims to bring constructive conversations and methodologies to shape students' journey and expanding their horizons via various innovative methods.

Boon is also the co-founder at Grdient, where technology meets education to power services and products that help people and organisations learn and innovate better. Prior to this, he led a data team at Oddle, a SaaS startup helping restaurants improve their online business, where he wrestled with data across 6 cities to provide actionable insights to restaurateurs.

Boon is a sought-after business mentor, having been invited as a speaker and judge at various entrepreneurship programs and hackathons. He was previously a Vice-Principal at a Junior College, and a Senior Policy Head at MOE. Boon holds a Masters in Applied Mathematics from Brown University and a Bachelors in Mathematics from Cambridge University.

Mr Lim sits on Opet's Panel of Advisors and will advise on the pedagogical methodologies and product design embedded in our AI-companion chat bot as well as the curation of the curriculum content for our target user audience



Edward Ismawan Chamdani, Managing Partner & Cofounder, Ideosource Incubator, Leading Indonesian Crypto-Influencer

[in https://www.linkedin.com/in/eichamdani/](https://www.linkedin.com/in/eichamdani/)



Mr Edward Chamdani is a serial tech-entrepreneur, who founded several tech companies in enterprise solutions for financial services industry. He sold his last tech company in 2007 and embarked as strategy and business development consultant in Telkom eCommerce initiative and PT Pos Indonesia payment point online banking agencies development until 2010 before he co-founded Ideosource Venture Capital.

Edward serves as board member in AMVESINDO (Indonesian Venture Capital and Startup Association) as well as several startup companies under Ideosource such as Bhinneka.com, m-Saku and others. His experience as startup founder and consultant in various field, strategic planning, and financial sector aiding Ideosource to build stronger venture capitalist in Indonesia.

He contributes in various startup events, fintech/other sectors, and government policy as contributor, advisor, mentor and speaker. He is also a key member in assisting Tokenomy achieve a successful US\$30m-in-2-weeks ICO early 2018.

Mr Edward Chamdani sits on Opet's Panel of Advisors, focusing on the ecosystem development in areas pertaining to token usage and our ICO/ITO and market entry strategy particularly in Indonesia.



REFERENCES

- 1 Carey, Kevin. The End of College: Creating the Future of Learning and the University of Everywhere:
<https://www.amazon.ca/End-College-Creating-University-Everywhere/dp/1594634041>
- 2 Excelorators: <https://www.excelorators.com>
- 3 Citigroup Citi GPS Report - Global Deep Dive into Education, July 2017
https://www.privatebank.citibank.com/ivc/docs/CitiGPS_Education_Backt_Basics.pdf
- 4 Open Colleges:
<https://www.opencolleges.edu.au/informed/edtech-integration/blockchain-technology-education/>
- 5 Forbes:
<https://www.forbes.com/sites/barbarakurshan/2016/12/22/developing-our-understanding-of-personalized-learning/#c9674c29c5e9>
- 6 Forbes:
<https://www.forbes.com/sites/forbesinsights/2017/12/19/higher-education-goes-digital-deepening-student-engagement/#27e8af5f4c44>
- 7 Phys.org - <https://phys.org/news/2018-01-harnessing-potential-blockchain.html#jCp>
- 8 Ethereum ERC 20 Token Standard:
https://theethereum.wiki/w/index.php/ERC20_Token_Standard
- 9 E-learning Market Trends and Forecast 2017-2021
<https://learningnews.com/media/30885/docebo-elearning-trends-report-2017-short.pdf>
<https://www.docebo.com/resource/elearning-market-trends-and-forecast-2017-2021/>
- 10 E-learning Market Trends & Forecast 2014-2016
<https://www.docebo.com/landing/contactform/elearning-market-trends-and-forecast-2014-2016-docebo-report.pdf>
- 11 Marvel's Iron-Man Wikipedia - Page Source: <http://ironman.wikia.com/wiki/J.A.R.V.I.S.>



LEGAL DISCLAIMER

Please read this entire section carefully. If you are in any doubt as to the action you should take, please consult your legal, financial, tax or other professional advisor(s).

1.1 LEGAL STATEMENT

(a) This whitepaper (“Whitepaper”), in its current form, is circulated for general information purposes only in relation to the Opet platform project as presently conceived and is subject to review and revision. Please note that this Whitepaper is a work in progress and the information in this Whitepaper is current only as of the date on the cover hereof. Thereafter, the information, including information concerning Opet Foundation Ltd. (“Opet”) business operations and financial condition, may have changed. We reserve the right to update the Whitepaper from time to time.

(b) No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the ÕpetCoin (as defined below) and no payment is to be accepted on the basis of this Whitepaper. Any sale and purchase of the ÕpetCoin will be governed by a legally binding agreement, the details of which will be made available separately from this Whitepaper. In the event of any inconsistencies between the abovementioned agreement and this Whitepaper, the former shall prevail.

(c) This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the issuer/distributor/vendor of the ÕpetCoin to purchase any ÕpetCoin nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.

(d) The ÕpetCoins are not intended to constitute securities, units in a business trust, or units in a collective investment scheme, each as defined under the Securities and Futures Act (Cap. 289) of Singapore, or its equivalent in any other jurisdiction. Accordingly, this Whitepaper therefore, does not, and is not intended to, constitute a prospectus, profile statement, or offer document of any sort, and should not be construed as an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment, or a solicitation for any form of investment in any jurisdiction.

(e) No ÕpetCoin should be construed, interpreted, classified or treated as enabling, or according any opportunity to, purchasers to participate in or receive profits, income, or other payments or returns arising from or in connection with the Opet platform, ÕpetCoin, or products, or to receive sums paid out of such profits, income, or other payments or returns.

(f) This Whitepaper or any part hereof may not be reproduced, distributed or otherwise disseminated in any jurisdiction where offering coins/tokens in the manner set out this Whitepaper is regulated or prohibited.

(g) Other than GBX Limited, which has approved this Whitepaper in accordance with its Token Sale Rules, no regulatory authority has reviewed, examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken in any jurisdiction.



(h) GBX Limited is not responsible for the content of accuracy of this Whitepaper or the conduct of the Token Sale in any way. The approval of this Whitepaper and the admission of Opetcoin to the Gibraltar Blockchain Exchange does not constitute a warranty or representation by GBX Limited as to the competence of Opet, its service providers, or any other party connected with the [Project], the Opetcoins, or the Token Sale, the adequacy of information contained in this Whitepaper or the suitability of the [Project] or the Opetcoins for any purpose. GBX Limited will not be liable for any false, inaccurate, in appropriate or incomplete information contained in this whitepaper.

(i) Where you wish to purchase any ÕpetCoin, the ÕpetCoin are not to be construed, interpreted, classified or treated as: (a) any kind of currency other than cryptocurrency; (b) debentures, stocks or shares issued by any entity; (c) rights, options or derivatives in respect of such debentures, stocks or shares; (d) rights under a contract for differences or under any other contract with the purpose or pretended purpose to secure a profit or avoid a loss; or (e) units or derivatives in a collective investment scheme or business trust, or any other type of securities.

1.2 RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION

(a) The distribution or dissemination of this Whitepaper or any part thereof may be prohibited or restricted by the laws or regulatory requirements of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, to obtain legal and other relevant advice on, and to observe, any restrictions which are applicable to your possession of this Whitepaper or such part thereof (as the case may be) at your own expense and without liability to Opet or its representatives, agents, and related companies ("**Affiliates**").

(b) Persons to whom a copy of this Whitepaper has been distributed or disseminated, provided access to or who otherwise have the Whitepaper in their possession shall not circulate it to any other persons, reproduce or otherwise distribute this Whitepaper or any information contained herein for any purpose whatsoever nor permit or cause the same to occur.



1.3 DISCLAIMER OF LIABILITY

(a) The ÖpetCoin and related services provided by Opet and its Affiliates are provided on an “as is” and “as available” basis. Opet and its Affiliates do not grant any warranties or make any representation, express or implied or otherwise, as to the accessibility, quality, suitability, accuracy, adequacy, or completeness of the ÖpetCoin or any related services provided by Opet and its Affiliates, and expressly disclaim any liability for errors, delays, or omissions in, or for any action taken in reliance on, the ÖpetCoin and related services provided by Opet and its Affiliates.

(b) Opet has taken all reasonable care to ensure that the facts stated in this document are true and accurate in all material respects, and that there are no other facts the omission of which would make misleading any statement in this document, whether of facts or opinion. Opet accepts responsibility accordingly(c)

(c) To the maximum extent permitted by the applicable laws and regulations, Opet and its Affiliates shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you.



1.4 CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

(a) Certain information set forth in this Whitepaper includes forward-looking information regarding the future of the project, future events and projections. These statements are not statements of historical fact and may be identified by but not limited to words and phrases such as “will”, “estimate”, “believe”, “expect”, “project”, “anticipate”, or words of similar meaning. Such forward-looking statements are also included in other publicly available materials such as presentations, interviews, videos etc., information contained in this Whitepaper constitutes forward-looking statements including but not limited to future results, performance, or achievements of Opet or its Affiliates.

(b) The forward-looking statements involve a variety of risks and uncertainties. These statements are not guarantees of future performance and no undue reliance should be placed on them. Should any of these risks or uncertainties materialise, the actual performance and progress of Opet or its Affiliates might differ from expectations set by the forward-looking statements. Opet or its Affiliates undertake no obligation to update forward-looking statements should there be any change in circumstances. By acting upon forward-looking information received from this Whitepaper, Opet or its Affiliates’ website and other materials produced by Opet or its Affiliates, you personally bear full responsibility in the event where the forward-looking statements do not materialize.

(c) As of the date of this White Paper, the Opet platform has not been completed and is not fully operational. Any description pertaining to and regarding the Opet platform is made on the basis that the Opet platform will be completed and be fully operational. However, this paragraph shall in no way be construed as providing any form of guarantee or assurance that the Opet platform will eventually be completed or be fully operational.

1.5 POTENTIAL RISKS

(a) Please carefully read every piece of information, understand and analyse the risks and related factors before deciding to participate and purchase the ÕpetCoin. The risks include, but are not limited to:



(i) risk of losing access to ÕpetCoin due to loss of identification information, loss of requisite private key(s) associated with the digital wallet or vault storing the ÕpetCoin or any other kind of custodial or purchaser errors;

(ii) fluctuations of the value of ÕpetCoin post-issuance due to the general global market and economic conditions. Such volatility in the value of the ÕpetCoin may lead to Opet not being able to fund the development of the Opet ecosystem, or may not be able to maintain the Opet ecosystem in the manner intended;

(iii) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which Opet or its Affiliates conduct their businesses and operations, and the ability of Opet or its Affiliates to survive or compete under such conditions. It is possible that certain jurisdictions will apply existing regulations on, or introduce new regulations addressing, blockchain technology, which may be contrary to the ÕpetCoin and/or the Opet ecosystem which may, inter alia, result in substantial modifications of the Opet ecosystem and the Opet project, including termination and loss of ÕpetCoin;

(iv) changes in the future capital needs of Opet or its Affiliates and the availability of financing and capital to fund such needs. A lack of funding could impact the development of the Opet platform and the uses or potential value of the ÕpetCoin;

(v) for a number of reasons including, but not limited to, an unfavorable fluctuation in the value of ÕpetCoin, the failure of business relationships or competing intellectual property claims during development or operation, the Opet project may no longer be a viable activity and may be dissolved or simply not launched, negatively impacting the Opet ecosystem, the ÕpetCoin and the potential utility of the ÕpetCoins;

(vi) the lack of interest from large number of companies, individuals and other organizations for the Opet platform and services and that there may be limited public interest in the creation and development of distributed applications. Such a lack of interest could lead to a lack of funding and also impact the development of the Opet platform and the uses or potential value of the ÕpetCoin. As such, there is a risk that an active secondary market for Opetcoins may not develop

(vii) significant changes made to the features or specifications of the ÕpetCoin or the Opet platform before the release or implementation of the Opet project and/or the Opet ecosystem. While Opet intends for the ÕpetCoin and the Opet ecosystem to function as described in the Whitepaper, Opet may nevertheless make such changes;

(viii) competition from alternative platforms that may have been established, which could potentially adversely impact the ÕpetCoin and the Opet platform (e.g. lack of commercial success or prospects caused by competing projects);

(ix) interference with the use of ÕpetCoin and the infrastructure of the Opet platform due to any weaknesses or malware that may be intentionally or unintentionally introduced into the software of the Opet platform, whether or not by a third party, member Opet or its Affiliates. The blockchain used for the platform is also vulnerable to attacks which pose a risk to the platform and the performance of related services;

(x) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses or operations of Opet and/or its Affiliates and other factors beyond the control of Opet or its Affiliates. This includes mining attacks, attacks by hackers or other individuals that could result in theft or loss of proceeds of the ÕpetCoin sale, the ÕpetCoin, and/or impacting the ability of Opet and/or its Affiliates to develop the Opet ecosystem;



(xi) ÕpetCoins and other cryptocurrencies are a new, untested technology and constantly developing. The full functionality of the ÕpetCoins are not yet complete and no assurance can be provided of such completion. As technology matures, developments in cryptographic technologies and techniques or changes in consensus protocol or algorithms could present risks to the ÕpetCoin, the ÕpetCoin sale, the Opet project and/or the Opet ecosystem, including the utility of the ÕpetCoin;

(xii) ÕpetCoins confer no governance rights of any kind with respect to the Opet project, the Opet ecosystem and/or Opet and all decisions will be made by Opet at its sole discretion, including decisions to discontinue the Opet's products or services, the Opet project and/or Opet ecosystem to create and sell more ÕpetCoins for use in the Opet ecosystem or to sell or liquidate Opet; and

(xiii) The tax treatment and accounting of the ÕpetCoins is uncertain and may vary amongst jurisdictions. There may be adverse tax consequences and independent tax advice in connection with purchasing ÕpetCoin should be obtained;

(ix) The Opetcoins may be listed on the Gibraltar Blockchain Exchange, which is not a 'regulated market' as defined under the European Union's Directive on Markets in Financial Instruments 2004/39/EC, and as such will not fall under the provisions of that directive; and

(x) Opet Foundation Limited [CLG] is a new entity, and as such has no operating history. In addition to the risks stipulated above, there are other risks that Opet and its Affiliates cannot predict. Risks may also occur as unanticipated combinations or as changes in the risks stipulated herein.

(b) If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of Opet or its Affiliates could be materially and adversely affected. In such cases, you may lose all or part of the value of the ÕpetCoin.



1.6 NO FURTHER INFORMATION OR UPDATE

No person has been or is authorised to give any information or representation not contained in this Whitepaper in connection with the ÖpetCoin, Opet or its Affiliates and their respective businesses and operations, and, if given, such information or representation must not be relied upon as having been authorised by or on behalf of Opet or its Affiliates.

1.7 NO ADVICE

No information in this Whitepaper should be considered to be business, legal, financial or tax advice regarding the ÖpetCoin, Opet or its Affiliates. You should consult your own legal, financial, tax or other professional advisor(s) regarding the ÖpetCoin, Opet or its Affiliates and their respective businesses and operations. You should be aware that you may be required to bear the financial risk of any purchase of ÖpetCoins for an indefinite period of time.