

# **EXECUTIVE SUMMARY**



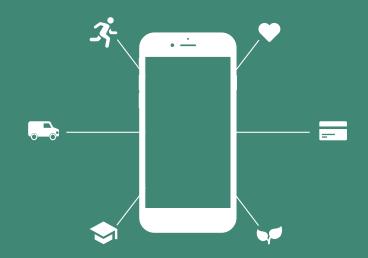
JOINto connects you to great opportunities in everyday life: everything from a real social life to education, from transportation of cargo to finding a true match. A family of innovative applications underlie the overall JOINto platform, all of them benefiting users and companies who are part of the JOINto family.

JOINto connects you with others for your reasons - you are the initiator, and JOINto mediates your connection to others. Your life should be meaningful and full of real life experiences. The JOINto world of applications gives you great opportunities. You just lead the way, JOINto will follow and support you.

In addition, JOINto takes social responsibility seriously and gives back to society via the JOINtoFOUNDATION. Former U.S. Ambassador to Denmark, James P. Cain, is the JOINto Ambassador.

Market research shows that the JOINto platform has no real competition, and that each of the underlying JOINto businesses have great advantages in their respective market segments. The applications are developed using new technology that is more secure concerning data protection, money transfer, agreements between parties and much more. Great market opportunities lie ahead for JOINto and each of the innovative products in the portfolio.

JOINTO IS ALL ABOUT CONNECTING
PEOPLE AND COMPANIES FOR
GREAT OPPORTUNITIES IN
EVERYDAY LIFE





JOINtoGO: A real social life. Connects you with others to enjoy your favorite activity or to practice a new skill. From eSports to cycling and winemaking, anything goes; you can create activities yourself or JOINtoGO for activities created by others. Meet with likeminded people or try something completely new while being social in real life.



JOINtoTRANSPORT: Get anything transported. Create a transport task and let transporters make bids for it. Features smart contracts and high security payments for the benefit of you and the transportation companies. Transporters can avoid empty runs and increase their daily revenue while being environmentally responsible. Never pass up on an opportunity again just because you lack transportation - instead, you can create the transportation in JOINtoTRANSPORT and have your cargo transported at a competitive price.



JOINtoEDUCATE: Give and gain knowledge. You, your children and anyone else can join to acquire new knowledge and skills. JOINtoEDUCATE connects you with educators who can give you the exact tutoring you need on any subject. Educators can be anybody from high school graduates, university students, regular teachers and professors, to you. The app features a rating function of educators and students, and smart contract anchored payments for greater safety.



JOINtoMATCH: A real match based on facts. Connecting you with others with a higher probability of finding a real match. We enable more trustworthy matchmaking profiles. Much more reality, much less fiction. Utilize great offers from businesses in your area to make your next date worth remembering.



JOINtoPAY: A peer-to-peer payment system built into all the JOINto apps. This payment system offers increased safety for both the sender and receiver of money in all transactions. A crypto wallet can be connected to JOINtoPAY if desired by the user. JOINto does not act as a financial intermediary. Payments are either peerto-peer between users of the platform, or direct payments to JOINto for subscribtion fees and other service fees.



JOINtoFOUNDATION: Enable the growth of others. Give back to society and support others so they can find their way in life. Giving back is the essence of the JOINto social responsibility policy. A charitable foundation will be established to implement and execute this policy. Smart contracts ensure that a defined percentage of the revenue is transferred to the foundation without interference.

JOINto businesses give you the opportunity to take advantage of great offers and to join events within your field of interest.



JOINto was founded by a team with extensive project and management experience, as well as knowledge of and experience in finance and blockchain technology. The team has been part of other start-ups, have a proven track record of innovation and an innovative approach to solutions that benefit many people.

Within JOINto, all businesses and services will be anchored by blockchain technology utilizing smart contracts for all agreements and payments. It will be easier and safer for users to enter into agreements, especially where payments are involved.

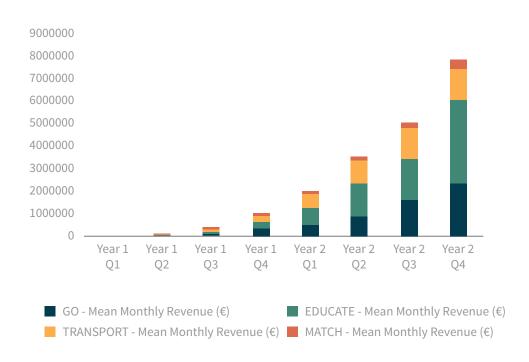
Users of JOINto will become members of the JOINto family and will gain great opportunities, new experiences, and receive benefits from third-party business offers. Members can complete transactions with standard currency – and they gain additional benefits when using Jto tokens as their preferred choice of payment.

The overall financial evaluation of JOINto is based on all the JOINto businesses together. In this white paper we have clearly emphasized the immense prospects we see for each of the individual businesses and have highlighted the revenue expectations, which look very positive even when estimating conservatively.

The revenue forecast is based on many factors, including marketing budget, current partners beneficial to the businesses, product differentiation, interviews with future users, comparison analysis in each market segment and with competitors, subscription agreements and more. Overall sequential revenue, when taking into account product launches according to our road map, is expected to be as depicted in the graph below.

By building JOINto as a mobile first, blockchain-based solution and releasing an ERC20 compliant payment token, we are creating a future oriented platform. To distribute the tokens to the user-base, a Token Sale of the Jto token will be held.

The great opportunities of JOINto are revealed in detail in this white paper. Enjoy! We look forward to welcoming you as part of the JOINto Family.



# BUSINESS INFORMATION

# **HISTORY**

The JOINto platform started as a desire to support a more active real social life where people have great experiences together and connect in real life, instead of being desocialized at home, behind the screen. It can be difficult to find someone like-minded among friends and peers who wants to do the exact same thing that day, leaving you doing the activity in mind alone or not at all.

We discussed how we and our friends and families had begun to develop a rather disconnected social life, in the sense that we were moving towards an online social lifestyle instead of meeting people in real life, which did not reflect our true desires for social interactions. On typical social media channels, options expand quickly, and people tend to make their mobile phones the center of attention throughout the day. When you go dining out, you see people looking at their respective phones instead of talking to the person right in front of them.

These reflections, combined with the desire to connect people with opportunities and each other, kick-started our JOINtoGO idea, which was the forerunner for the entire JOINto platform and the opportunities described in this document.

#### **TODAY'S CHALLENGES**



Lack of Connection - Many purposes in our daily lives depend on the right connections, and today our lack of connections hinder us from many benefits



Low level of bargaining power - In general the buyer has little or no bargaining power within transportation or education



De-socialized Society - We are de-socializing more and more through current SOME's. This disconnects us from having a real social life with real life experiences and learnings

# **OPPORTUNITY**

#### **Discovering great opportunities for JOINto**

The initial market analysis and early prototype development of JOINtoGO provided great insights into other business opportunities; EDUCATE, TRANSPORT, MATCH, PAY and FOUNDATION. We investigated the current markets and looked for potential competitors to see if our business ideas had already been developed by other companies - and if so, who the competitors were and what value they bring to the market.

During this exciting period of market analysis and investigation we found that JOINto as a platform and overall idea is alone in the market. We also found that there is no immediate similarity to other applications or companies for our GO, EDUCATE and TRANSPORT ideas; however, our MATCH idea has some similarity with existing matchmaking applications, although we are differentiating our offer from theirs.

After this extensive market analysis, the huge business opportunity for each of the JOINto business areas revealed itself, and we began investigating the consumer and business needs for our ideas. We conducted hundreds of interviews with a wide variety of people and companies.

This basic customer and business research confirmed that the JOINto platform idea was

new, and that we had found a new way to utilize existing markets for the benefit of the people and businesses who participate in JOINto. Everyone we talked to was impressed by the platform and liked the opportunities JOINto would give them. For reasons spanning from being more social in real life to learning new things and shipping items - or for businesses, connecting with customers - all with a secure, built-in payment system.

The business to end-user connection is therefore now a defined part of the continuously evolving JOINto platform.

#### JOINTO OPPORTUNITY

Provide Connections - Connecting buyers and providers within transportation and education and have additionally created a new social platform where users connect for rea social activities and matches.



Balance Bargaining Power - We increase competition while simultaneously increasing benefits for buyers and providers.

WE HAD THE DESIRE
TO GO OUTSIDE AND
CONNECT WITH OTHERS.



# **SOLUTION**

The ultimate end goal for JOINto is to develop one overall application called JOINto which contains all the individual JOINto applications available for users. The JOINto platform is created as a cloud-based application with a mobile first strategy. Users have access to sub-applications within the main app on their phone, using a single user profile. However, initially the JOINto applications are launched one at a time according to a well-defined launchplan. This is done in order to consolidate each product and the JOINto brand name in the eyes and ears of consumers, thereby increasing the user base to a satisfactory level where revenue increasingly outweighs expenses, and at this point the individual JOINto applications will be well positioned in their respective markets.

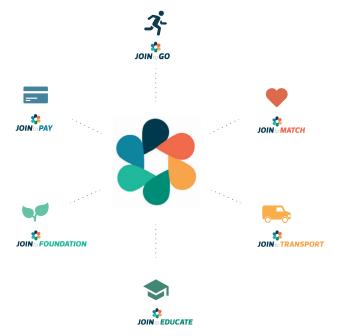
Everyone can download the JOINto application to an Android or IOS device for access to all the JOINto applications. Users only need one user profile as this user profile is usable in all of the JOINto applications. When signing up for any one of the applications, users can do this by using their Facebook or Google login for easy login. Or alternatively create a new account with their name and valid email address. New users will start off with the status of an "unverified account". Each user then has the opportunity to upgrade to a "KYC verified account" by submitting additional personal information (like a copy of a passport or ID, proof of address like a utility bill, etc) to perform a KYC (Know Your Customer) check. This KYC check ensures that the person behind a profile is a real person, not a fake profile. Users that opt to upgrade to a "verified account" will be rewarded with bonus Jto tokens, and on their public profile it will be visible that their account is a "KYC verified account". This is valid for all users of the platform: clients, service providers and businesses.

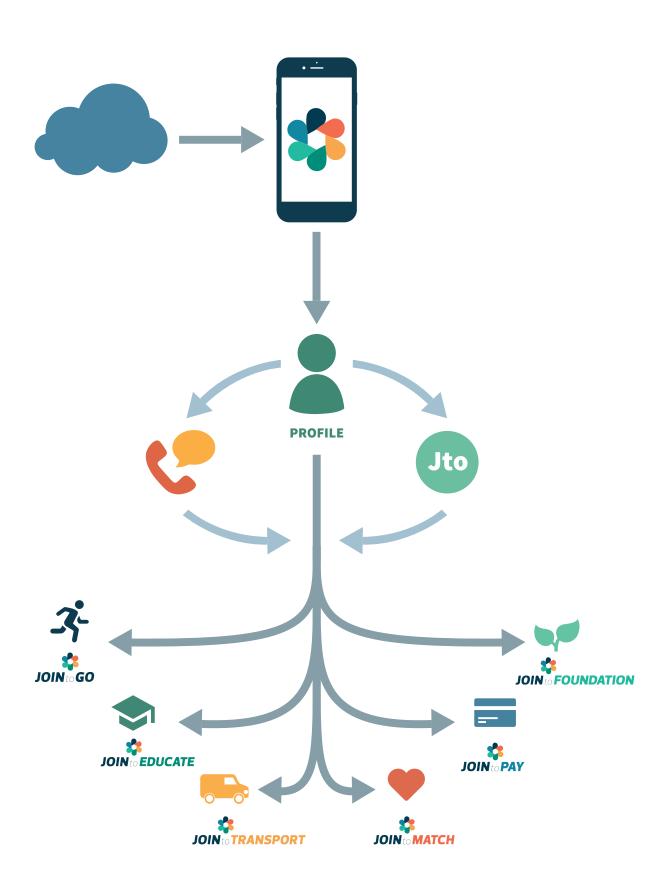
The innovative design and user interface of the JOINto applications creates easy recognition and usability. The shared foundation is a huge advantage in optimising the cloud storage capabilities, as it significantly reduces the amount of data stored on each device, even when shifting between the JOINto apps.

Another interesting feature that will be integrated into the JOINto platform is in-app calls and messages. With this feature you can contact others on JOINto in a safe way. You can see who is calling you, but you can not store the information, and you can block people from contacting you. As an example, this will be a very useful feature to support activities on JOINtoGO, to communicate with somebody on JOINtoMATCH, to give some quick directions to drivers on JOINtoTRANSPORT and to arrange a meeting spot for JOINtoEDUCATE.

Finally, all JOINto apps have an incorporated payment system which can handle payment with 132 different fiat currencies and with the custom JOINto token (Jto). We have developed an easy mechanism for purchasing Jto tokens. Of course where applicable, cash transactions are also possible to pay for services delivered (for example for JOINtoEDUCATE to pay the educator before or after an in-person session), as no service charges are added by JOINto. JOINto does not act as a financial intermediary. Payments are either peer-to-peer between users of the platform, or direct payments to JOINto for subscribtion fees and other service fees.

The picture below highlights the JOINto platform and the underlying businesses.





# MISSION VISION & SOCIAL RESPONSIBILITY

#### MISSION

To provide you with high quality applications that give you more to life than you already have. We add value to your surroundings and give you great opportunities; anyhow, anywhere, with anyone, any day.

#### VISION

To be the socially responsible market leader for innovative applications that connects you with great opportunities.

#### **SOCIAL RESPONSIBILITY**

- JOINto will give back to the community and create JOINtoFOUNDATION as a separate entity within the JOINto platform.
- By doing so, we ensure that a certain percentage of the JOINto revenue is allocated for social purposes such as educational development, social or sports activities for the benefit of the young.

We wish to support an active and social lifestyle, and seek to make our contribution to the society that has supported us.







# PRODUCT DESCRIPTION

#### THE CURRENT JOINTO BUSINESSES

### 3 JOINTOGO

Imagine...

... being at home and wanting to be social or active, but you have no one to do it with as none of your friends want to do the activity or partake in the event you are thinking of. Then grab your phone and enter the JOINtoGO app or go to the JOINtoGO website on your tablet or laptop. Explore your surroundings on the interactive map for activities and events, and create the activity you have in mind if no one has already created something similar. Join or create the activity or event you have in mind, and see the world and your surroundings unfold in front of you.

- Everything else but meetings
- Join like-minded people in any activity you feel like, or create an activity for others to join
- Exciting and interesting people you never knew existed are suddenly within reach

- Enjoy life while enjoying activities and events with others
- New connections and potential friendships
- Businesses and brands can create an event or a sale or both at any given time at any location and direct it to consumers with this specific interest.

A real social life with active and social opportunities. You can connect to others with similar interests and partake in events organized by businesses. You can join and create events via the application and use the map to check out your surroundings locally, or even abroad if needed, for great opportunities.

#### JOINTOEDUCATE

- When you or your child needs advice or help with math, physics, chemistry or any subject you can think of, reach out for an easy and price competitive help from people who know about the subject.
- Leverage your knowledge, your skills and your experience to help others. Whether you are a teacher, a professor, a university or high school student, or simply someone that has unique skills.
- If you want to learn how to play the guitar, piano or something else, then post it in the app and take advantage of the broad user base - maybe your neighbor can teach you?

 Educators create a profile and pay a quarterly fee and are rated by users they have agreed to teach.

Find an educator for your children nearby when they are struggling with a specific subject or a theme, or when you yourself want to learn something. Create the specific description easily and let educators contact you. You can also search for educators and view their recent and overall ratings.

#### **JOINTOTRANSPORT**

- Anything you need to transport from A to B is possible, anytime, anywhere
- The transporting company has unlimited opportunities for revenue creation
- The user has increased bargaining power
- Track and trace is embedded in the application
- Real-time view of where your driver is located through GPS tracking

Have anything transported from anywhere to everywhere. When you purchase your next marketplace item on e.g. eBay and the distance is too long, create a transport opportunity for any transport company to bid on for your benefit and the transporters benefit. Transport businesses can gain great benefit as they no longer need to run with empty trucks. They can easily bid on any transport task and while driving back, increase their total revenue instead of having a downside from the empty run back.

#### JOINTOMATCH

- Imagine meeting and dating people that have the same interests as you, and connecting with them for real.
   Imagine this not being something they write on their profiles only to seem perfect and smart
- The users JOINto profile and usage will along side the approved access to other media form the basis for a real profile
- Add to this the information in all the other applications such as JOINtoGO, Facebook, Spotify and more (which requires explicit approval from the user)

The dating applications of today - e.g. match.com, dating. dk, tinder.com etc. - are more or less built on the same foundation: users create a profile, and depending on their storytelling skills, the given information appears on the profiles of persons trying to find a perfect date. Many people tend to add on imaginative parts to their personal description, highlighting their positive sides and not really telling the truth about who and what they are. This is what makes it very difficult to get a real match on the traditional dating applications. JOINtoMATCH will end the masquerade and give the users a real opportunity to find a real match.

#### **JOINTOPAY**

- The vision is to secure, improve and strengthen the X2Y payment transaction market for all participants.
- The mission is to grant our users a safe online payment solution that eliminates the risk of fraud and enables peer-to-peer payment regardless of the goods' estimated value
- We offer increased protection for buyers and sellers by utilizing an escrow business model, thereby underlining a better consumer guarantee for a safer transaction and trade between parties.

We intend to minimize the uncertainty many users have experienced when purchasing items on e.g. eBay or any other online marketplace: you buy an item but are uncertain whether or not you will receive the item after you have transferred the agreed amount. In some unfortunate instances, fraud is part of that game, and you receive nothing or an incorrect item instead. You lose your money or have to hire an attorney to go through the judicial system, which very few people do for small amounts lost.

JOINtoPAY provides seamless integration of fiat currencies and the Jto token, and is integrated as core functionality into every JOINto product. It is not planned to be developed as a separate app. JOINtoPAY is provided by a third party that has all the necessary licenses to operate as a payment, escrow and exchange provider.

# LIST OF KEY FEATURES

The following is a short oversight of key features of the businesses within the JOINto platform.

#### **JOINto**

- Smart contracts for increased business and customer security
- Crypto- and fiat currency payment options
- Jto token payment options within JOINto applications
- Family of applications in one platform
- Social responsibility via foundation
- Highly competitive prices and products
- Earning possibilities for users and businesses
- Smart messaging

#### JOINtoGO

- Connects you wherever you are for real life activities
- Real social opportunities within any topic you can imagine
- Businesses create events & sales opportunities directed to customers
- Join others and let others join you for any sports and social activity you have in mind

#### JOINtoEDUCATE

- Educate others and create your own revenue stream
- Get educated in anything face-to-face or through e-learning and online education
- Find an educator near you for yourself or your children
- A price competitive advantage

#### JOINtoTRANSPORT

- Create a transport opportunity for transporters to bid on
- Build smart contract agreements and easy payments with higher security
- Connecting businesses and customers
- Transport anything anywhere anytime

#### JOINtoMATCH

- Connecting people with real profiles
- Matching real life interests and activities
- In-app opportunities offered by businesses for your benefit
- Enhanced data protection for your safety

#### \_\_\_ JOINtoPAY

- Payments in FIAT and JOINto (Jto) tokens
- Greater safety compared to conventional payment
- Handles many different currencies
- Integrated at the core of every JOINto application

#### **■** JOINtoFOUNDATION

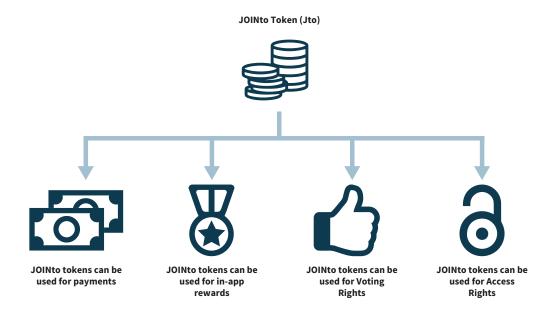
- Ethical business mindset
- Giving back to the communities
- Supporting an active lifestyle for our youth
- Increase educational possibilities for our youth
- Charitable foundation



# TOKEN PROTOCOLS & FUNCTION

Our tokenized platform will leverage the ERC-20 token scheme, which defines a common list of rules for all Ethereum tokens, thus empowering developers to accurately predict how new tokens will function within the larger Ethereum system.

The tokens will be called JOINto Tokens (Jto). There will be no more than 1 Billion tokens created within the JOINto ecosystem. These tokens will manage the entire JOINto ecosystem and every transaction on the platform would require the Jto token to complete the transactional process.



Designing a functionality, utility and purpose into the JOINto Token has been a key component for our product. Thus, we incorporated the JOINto token with critical functionalities within our ecosystem. The key utilities of our tokens is limited to:

- Payments
- Rewards
- Voting Rights
- Access

The Jto token is classified as a Payment Token as per classification guidelines provided by FINMA (Financial Regulator in Switzerland). The Jto token can never be used for revenue sharing or other utility that could lead to classification as a security.

#### JOINto token can be used for payments.

- payment of services consumed
- payment of subscription fees
- · payment for services offered

- payment for advertising placed
- donating to JOINtoFOUNDATION
- other future in-app payment transactions

#### JOINto tokens can be used for in-app rewards.

A smart algorithm based on the following factors can determine the rewards that users can earn:

- Number of reviews
- Score
- Contributions
- Quality of contribution upvoted by JOINto community
- Transactions conducted

#### JOINto token can be used for Voting Rights

Among others, one of JOINto's creative uses of blockchain is the implementation of voting rights through the tokens. The JOINto community will be a driving force in outlining the success of the platform and will have an absolute vote in ensuring a completely decentralized service. JOINto token

holders will have the right to a democratic voting system on some of the platform's functionalities. Thus, we refute the portrayal of coins being held as analogous to voting shares of stock. Instead, they give community members the right to suggest changes to the platform. To avoid a few whales, or holders of large amounts of the currency, to manipulate a poll, we would use the token as a range voting system, where users voice their feelings on an issue from 1 to 10. This allows a token to account for how strongly users feel on an issue.

In a traditional voting system, a user who hates an issue with a passion is counted equivalently to one who checks the box without knowing what's going on. Range voting systems alleviates this and allows development teams to read shades of gray.

This function will be added to the platform in one of the future releases.

#### **JOINto token can be used for Access Rights**

The JOIN to token will also be the access token for the JOIN to Community applications, making it a valuable smart contract backed cryptocurrency whose value is pegged to the growth in the user base of the platform. By using JOIN to tokens as an entry credit onto the platforms, users will be implementing Ethereum's Turing-complete scripting language to fulfill conditions for work done on the application.

#### **Token Utilization**

Users can buy / receive / earn tokens when they:

- Sign up to the platform as a new verified user
- Invite friends
- Are rewarded for posting engaging content
- Rate businesses
- Rate service providers
- Rate Educators
- Complete service delivery
- Convert to Jto tokens (from fiat or other cryptocurrency)
- Buy Jto tokens on an exchange

Users can spend tokens when they:

Buy services

- Pay subscription fees
- Donate to JOINtoFOUNDATION
- Pay for marketing
- Pay for advertising
- Pay for event listing

Businesses and Service Providers will spend tokens when they:

- Post new services
- Buy a subscription
- Place advertisement
- Pay for marketing
- Pay for event creation
- Donate to JOINtoFOUNDATION

In the following is a breakdown of the basic functionality and token utility of each business in the JOINto application. Some of the functionality is managed through smart contracts.



Basic functionality:

- 1. Signing up to JOINtoGO as a user
- 2. Signing up to JOINtoGO as a business
- 3. When an event or sale is created by a business in JOINtoGO
- 4. The payment is made for participation
- 5. A ticket is created after payment for participation
- 6. A receipt is given when a payment is completed

Token usage is applied to the following:

- 1. Payment for participation in business created events
- 2. Businesses pay for:
- a. Their advertising in JOINtoGO
- b. Subscriptions
- c. Every time an event is created

#### **JOINTOTRANSPORT**

Basic functionality:

- A Transport business subscribes to JOINtoTRANSPORT and agrees to the terms and agreement related to JOINtoTRANSPORT
- 2. A user creates a unit (cargo) for transportation and a smart contract is prefilled with legal requirements for the sender and the transporter. Next, the sender fills in the following:
- A. Size of unit (W, L, H)
- B. Weight
- C. Picture (if needed)
- D. Departure from address
- E. Destination address
- F. Pick-up time (between xx-xx)
- G. Delivery time (between xx-xx)

- 3. Track&Trace option
- 4. All steps in the transportation must be filled out e.g. pick-up and delivery signature (thumb print, snap-picture or something as easy)
- 5. Rating system of transporter

Token usage is applied to the following:

- 1. At the time of subscription the transport company pays with tokens
- 2. Transport companies pay with tokens as part the quarterly subscription
- 3. When the transaction is completed after the item has been delivered, the customer pays with tokens (release of the escrow)

#### **JOINTOEDUCATE**

Basic functionality:

- 1. An educator creates a profile and agrees to the JOINtoEDUCATE terms and agreement
- 2. Subscription price of EUR 15 per quarter is anchored in the JOINtoEDUCATE agreement
- 3. Agreement between educator and trainee
- 4. Timekeeping of education according to e.g. the predetermined payment
- 5. Rating system

Token usage is applied to the following:

- 1. Payment between educator and trainee
  - A. Open payment (total amount and time is defined at the end of the instruction)
  - B. Predetermined payment (predetermined amount is defined based on the agreed hours of instruction)

#### JOINTOMATCH

Basic functionality:

- 1. Real vs Fake could be handled as part of the know your customer (KYC) verification process in the overall JOINto and then anchored in an individual personal profile.
- 2. When JOINto takes information from other applications to create the real description of a person, then a smart contract between the provider and JOINto should be created that is updated continuously for each time these data are drawn into JOINtoMATCH. Every time they do something new, this is imprinted in their personal smart contract aka "persona"

logfile" and added to their profile as 'latest updates' or similar, just like a newsletter; the user does not have to do anything.

Token usage is applied to the following:

- 1. Quarterly subscription payment
- 2. Purchase within the application (dinner, entertainment, other match related subjects)

#### **▼** JOINTOFOUNDATION

Basic functionality:

- 1. The foundation receives a donation from someone
- 2. The foundation gives a donation to a good cause
- 3. Transfer of revenue to JOINtoFOUNDATION from the JOINto businesses is anchored in smart contracts and handled automatically

Token usage is applied to the following:

- Donations of any kind
- 2. Transfer of funds from JOINto to the Foundation

#### **JOINTOPAY**

Basic functionality:

- 1. JOINtoPAY handles all payment transactions in JOINto and allows for easy purchase of Jto tokens
- 2. Payments are differentiated between Escrow and Direct depending on application
- 3. Is embedded in all applications and have cryptocurrencies as its central currency handling objectives.
- 4. Functionality is powered by a third-party payment gateway (PensoPay)

## INFO ABOUT WHAT THE TOKEN AND THE PLATFORM CAN NOT BE USED FOR...

- Buying, selling, advertising, promoting of tokens, ICO's, securities and other regulated financial products
- Distributing, promoting, buying and selling of illegal products and materials
- It is not an exchange; does not allow trading of crypto tokens or currencies



# PRODUCT

# 2016 Q4

Initial idea development and fundamental analysis of market conditions incl. interviews.

## 2017 Q3 - Q4

Entering Business Partnership with C6Advisors (www.c6advisors.com)

Entering Business Partnership with Media Group World Wide (www.mediagroupww.com)
Expanding and Strengthening the management team.

## 2018 Q2

(APRIL) Entering Business Partnership with Sate Development (www.satedev.com)

(MAY) Entering Business Partnership with Howdoo (www.howdoo.io)

(MAY) Entering Business Partnership with Penso Pay concerning the JOINto payment solution for all JOINto applications (www.pensopay.com) (MAY) Incorporation of JOINto AG.

(MAY) starting the planned marketing campaigns.

(MAY) Product development of JOINtoEDUCATE is initiated.

(JUNE) White Paper finalization.

(JUNE) Marketing Announcement to create a starting awareness of JOINto.

### **START**

2017 Q1 - Q2

Market analysis Business plan development

## 2018 Q1

JOINto white paper content definition. Accounts created on major social media platforms (LinkedIn, Facebook, Twitter and Instagram).

JOINto.com Webpage development. Bringing in relevant and important advisors and an Ambassador for the JOINtoFOUNDATION.

## 2018 Q3

(JUL) Development of www.jto.io is ready for the ITO.

(SEP) Launch of the JOINtoEDUCATE Web Application.

(SEP) Initial Token Offering is launched.

# ROADMAP

## 2018 Q4

(OCT) Initial Token Offering final stage and closure.

(OCT) Launch of iOS and Android JOINtoEDUCATE app.

(OCT) Product development of

JOINtoTRANSPORT is initiated.

(NOV) Incorporation of the JOINto payment solution in JOINtoEDUCATE.

(DEC) Launch of IOS and Android, JOINtoTRANSPORT app.

(DEC) Incorporation of the JOINto payment system in JOINtoTRANSPORT.

# 2019 Q3 - Q4

Geographical expansion.
JOINtoMATCH is launched.
Continued marketing campaigns of JOINto businesses in all areas.
Launch of JOINtoGAMING - one of the upcoming opportunities within the JOINto concept.

### 2021

Continued development of new JOINto businesses connecting people to great opportunities which will benefit the users of the JOINto applications and the Jto token holders.

# 2019 Q1 - Q2

Development of the JOINtoGO application is initiated.

Launch of iOS and Android JOINtoGO.
The JOINtoFOUNDATION is set up and the organisation driving the foundation is lined out

JOINtoMATCH development is initiated.

## 2020

JOINto increases market share and continued geographical expansion.
Looking into new opportunities and new

Looking into new opportunities and new technology for further product development of current and new products.

# BUSINESS CASE SUMMARY

#### MARKET ANALYSIS INTRODUCTION

From a market analysis starting point, we employed the PESTLE analysis and looked at the market from a holistic perspective concerning the JOINto businesses. The macroeconomic as well as the microeconomic environments are worth utilizing, as JOINto should rapidly gain a user base in the current positive economic situation. Additionally, no current legal, ethical or political agendas or difficulties speak against success for JOINto in the current markets and in the world as it is. Furthermore, the current sociocultural

developments seem to be heading in the direction where JOINto sees its opportunities. JOINto undoubtedly has a huge potential as seen from the PESTLE analysis.

In the following we will elaborate on each business' respective market opportunity seen from our market analysis perspective. 123456

#### **JOINTOEDUCATE**

When analyzing the market for education it is very clear that there is a huge potential in the education business and that it is an area where an unique idea and platform could gain a quick and substantial market uptake. The global market share for private tutoring services is forecasted to reach 227 billion USD by 2022<sup>7</sup>, largely driven by the growing pressure on students to improve overall grades, the need for individualized self-education schedules, and an increasing need to acquire new competencies and skills.

JOINto enters the education market with a new idea where we differ from the traditional web-based design and traditional thinking where teachers and educators teach students. This is how it has always been and how we usually think about education. However, this is not the optimal approach because it not price competitive as users pay a high fee for teachers to educate. Why not begin to change things, to view our learning environment from other angles?

With JOINto we create the connection between educator and student, and offer the educator the opportunity to teach others their knowledge. Educators will be rated by the student (or the parent of the student). This connection is an unrevealed opportunity, as the market for education has not explored the layers of everyone's knowledge. Others are currently narrowing their business opportunity in the opposite direction of what JOINtoEDUCATE is planning. We will utilize the private market as well as the public market for education, and combine any teaching and educating opportunity for everyone who wants to educate or become educated in anything by anyone capable - from guitar playing to math, Chinese and whatever you know and want to know.

Scouting the market and looking for competitors, we see that the education market has many standard educating options which are web-based and combined with the rigorous belief that only teachers can teach. As an example,

<sup>1</sup> http://www.tradingeconomics.com/euro-area/interest-rate

<sup>2</sup> http://www.tradingeconomics.com/european-union/gdp-annual-growth-rate

<sup>3</sup> http://www.tradingeconomics.com/euro-area/inflation-cpi

<sup>4</sup> https://wanderlust.com/journal/the-struggle-to-break-free-real-life-vs-social-media/

 $<sup>5\</sup> http://www.millennialmarketing.com/2015/11/is-turning-off-social-media-the-next-millennial-social-movement/$ 

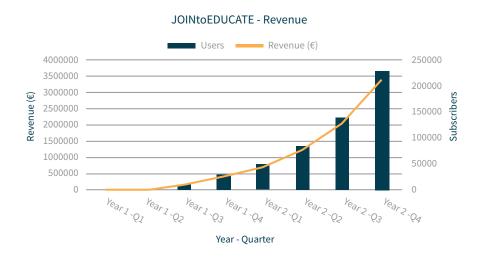
<sup>6</sup> http://www.forbes.com/sites/jaysondemers/2017/01/18/are-we-moving-to-a-post-social-media-world/#34811aa3af2f

<sup>7</sup> http://www.strategyr.com/MarketResearch/Private\_Home\_Tutor\_Services\_Market\_Trends.asp

the company "Takelessons" is a provider that offers a few of the opportunities in JOINtoEDUCATE. Nevertheless, it has been a steadily growing company in the US. A drawback to the approach of "Takelessons" and other companies is that learning is teacher driven; they do not utilize the real opportunity, which again emphasizes the reality of JOINtoEDUCATE, where we are utilizing the untapped knowledge of everyone with knowledge - including teachers - leaving out nobody who is eager to teach others something. We will make it possible for anyone to learn anything from anyone capable - all they need to do is create a profile and start educating or learning. This underlines why JOINto can surpass any competitor.

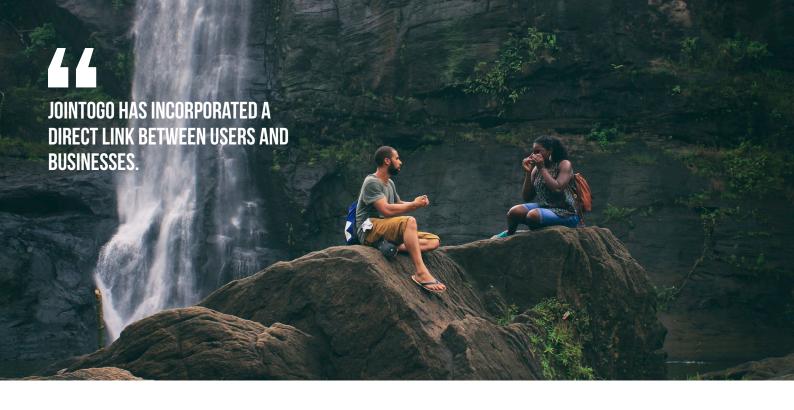
The revenue model for JOINtoEDUCATE is based on educator subscriptions. This is when educators create a profile and agree to subscribe at a defined cost. This means JOINtoEDUCATE creates a simple and straightforward business model. Additionally, it ensures a steady revenue stream for JOINto.

The graph below shows revenue expectations for JOINtoEDUCATE based on a fixed subscription fee and an increase in educators - and thereby an increase in revenue.



The revenue model is: Quarterly Subscription EUR x Users=Revenue Stream EUR

However, to reach the higher revenue streams, our marketing approach must be solidly funded and aggressively approached to gain a continuous increase in subscribers and increasingly higher flow on the application which will be covered in the marketing section.



#### **JOINTOGO**

JOINtoGO is a new platform in the social connection segment as we connect people with each other to enjoy various activities such as sports and social activities; alone, with family or with kids. We will make it possible for users to participate in training sessions, join eSports fellows in LAN parties and join and participate in events and sales. In short, we have found no other option with the same usability and content, including user interface. Furthermore, we have found a new way of incorporating advertising in the application so it becomes more natural with a direct link between the advertising company and the users interested in this exact sale or event, which we see as a great way of connecting businesses with customers.

The overall market analysis of JOINtoGO does reveal immediate competition within some of the areas where we are to enter. However, when zooming in on these companies and their ideas, we find JOINtoGO to be differentiated in a way that comparison and direct competition disappears. JOINtoGO can do so much more than the traditionally developed 'meet each other' applications such as Meetup and

Atleto. JOINtoGO has incorporated a direct link between users and businesses who want to direct their marketing directly to the right users. We have created a specified events & sales section for businesses to create these, and for JOINtoGO users to view and GO to participate.

In the general market analysis for JOINtoGO we used different analytical tools; Porter's Five Forces and SWOT analysis, including a PESTLE analysis to reveal the market possibilities and where JOINtoGO is situated, as well as the opportunities JOINtoGO would have in the market now and in the future.

Taking Porter's Five Forces analysis into isolated consideration, the market situation is deemed very attractive, as there is no direct product substitute. Although there are several social media alternatives in the pictures and messaging segments, there are none where the intention of using social media is to join an activity or event, and meet face to face the way JOINtoGO does it. Thus the market situation for JOINtoGO could be very profitable due to the differentiated product and low to moderate competition in the short term. However, it is important to underline that in

Porters 5 Forces	Intensity
Competitive Rivalry Within The Industry	Low to Moderate
Bargaining Power Of Customers	Moderate to high
Threat Of New Entrants	Moderate
Bargaining Power Of Suppliers	Low
Threat Of Substitute Products	Low to Moderate

order to keep gaining market share within this differentiated segment, we need an aggressive marketing plan to utilize the JOINtoGO features and a new way of thinking. If an aggressive marketing plan is executed it is highly likely that JOINtoGO will be very successful. Furthermore, JOINtoGO includes so much more than the average business and application such as ATLETO, Meetup or the like, and it is all gathered in a simple and clever user interface and platform – and even incorporates the business to consumer possibility.

One immediate threat is other companies seeing the potential of JOINtoGO and copying it. We are a newly founded business with a limited number of users. However, we will overcome and remove this threat through a heavy marketing strategy. We will ensure high visibility of JOINtoGO as the new and smarter way of being social for real while enjoying any activity. We are confident that our completely new solution, which combines activities created by users, and joined by users, provides a completely new opportunity.

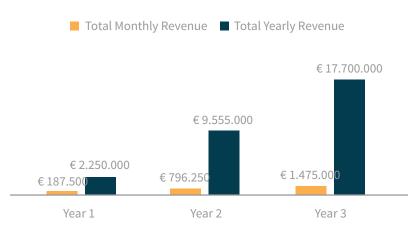
When looking into the expectations for mobile advertising, we have to highlight the immense opportunity this new way of advertising is destined to give to JOINtoGO. CNBC is alluding

to the reality that Millennials have even higher mobile phone usage and focus than ever seen before, and this is where they interact with brands and businesses<sup>10</sup>.

Additionally, to put things into perspective, the overall marketing expenses on mobile phones is estimated to reach USD 147 billion in 2020<sup>11</sup>. We see huge revenue possibilities for JOINtoGO in this segment, as our business model incorporates leveled subscriptions for businesses to be able to create events and sales.

Looking at a mathematical model to explain the revenue for JOINtoGO, we have the same user subscription model combined with number of users. Taking into account that we offer several different subscription options for businesses and, therefore, have a differentiated revenue stream, we have calculated a monthly and yearly revenue estimate for the first three years after launch of JOINtoGO:

#### JOINtoGO - Revenue



The revenue model for JOINtoGO is based on business subscription, assuming variation of subscriptions according to the number of events and sales a business expects to market every month. The currently evaluated revenue model is defined below, for when JOINtoGO is launched in the European Union.

Average Total Monthly Subscription EUR x Estimated Subscribers=Estimated Revenue Stream EUR

When looking at the overall market expenditure on advertisement in mobile phones it totaled USD 107 billion in 2017<sup>12</sup>. This is where we are to utilize our unique and new thought feature within JOINtoGO and as well within JOINtoMATCH, see more about this business in the defined section.



#### **JOINTOTRANSPORT**

When scouting out into the market we see the transportation segment as an opportunity to enter as a first mover, which gives incitement for both ordinary customers and every transportation business to use the JOINtoTRANSPORT application for their own benefit.

A direct market analysis of the transportation and logistics market reveals a very intense and high-risk market to enter into in terms of high competition and low probability of success and revenue.

However, as JOINtoTRANSPORT is not entering the transportation segment as a transporter or logistics company, a comparison in this regard is not reasonable. Instead it is more feasible to view the opportunity from the perspective that we have found a business which is alone on the market of transportation. Our transport platform connects transporters and customers, and places the bargaining power and the so-called leverage with the customer. Nevertheless, businesses can increase their individual revenue which is why we see no downside effect for transportation companies. Transportation companies will be able to utilize our newly created app to avoid empty runs and thus to increase their revenue.

As a complementary to this, the future perspective within the transportation business highlights that consumers are looking for alternatives for transportation, and 67% of them will select the slowest and cheapest method of delivery. Additionally, we can see that our business platform is supported by the increased awareness on utilizing shared trucking possibilities or a so called "uberization" of trucking.

Future perspectives on industry trends from DSV, one of the largest transportation companies in the world, directly underlines the JOINtoTRANSPORT idea as the DSV market analysis reveals that customers expect easy access for transportation possibilities of any cargo, and that this solution should be easily accessible anywhere. Furthermore, the analysis showed that smaller shipments, due to private consumers, would be easily accessible via new IT solutions and there would likely be a shift from supply chain to demand chain and smaller but more frequent shipments.<sup>15</sup>

The economic outlook concerning the transportation sector is estimated to comprise of a revenue of  $\in$  6500 billion in 2015 and growing to  $\in$  12400 billion by 2023 at a CAGR of 7.5% in the same period. Supporting this growth is technological advancement. Freight and cargo transport is the most widely used transport infrastructure globally, and it is vital to the social and economic development of many countries and areas around the world.  $^{16}$ 

With the positive economic outlook in mind we have investigated the current market in which JOINtoTRANSPORT is going to situate itself, and have found very few competitors <sup>17 18 19</sup> We are launching a connection opportunity between transporters and customers so that anyone can get anything transported at a highly competitive price. transport companies give a price offering and the customer selects the best choice for them. This kind of transport business does not exist currently. We will integrate blockchain technology and smart contracts between transporter and customer including an even safer payment system as well.

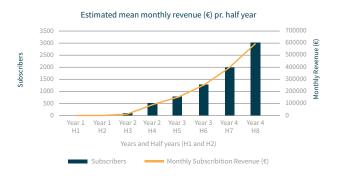
The revenue model for JOINtoTRANSPORT is subscriptionbased for transportation companies. Customers have free access to the JOINtoTRANSPORT application and can upload any transportation task for transportation companies to bid on. The following revenue estimates are based on a subscription-based revenue model and a shared-fee revenue model. The estimated monthly revenue viewed from a subscription perspective is depicted in the graph to the left. We have estimated a slow uptake within the first year as customers and transportation companies are not used to this new way of connecting customers and transport companies.

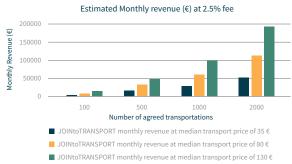
We have defined a monthly subscription for transport companies. The graph underlines the potential there is for the JOINtoTRANSPORT business in terms of revenue potential, and customer and business increase. The subscription is defined to be at a level where we, with few subscribers will create a satisfactory revenue, and enable JOINtoTRANSPORT to keep expanding.

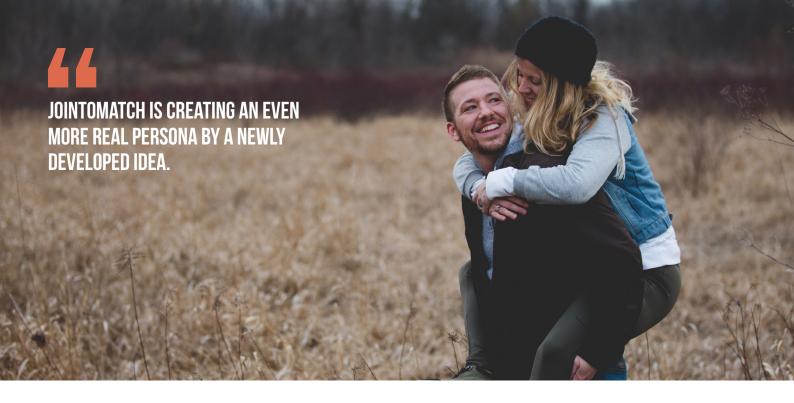
Adding to the aforementioned revenue model, we are implementing a shared fee of 2,5% meaning that the

transport company and the customer share the fee of 2,5%, subsequently ending up with an individual fee of 1,25%. The 2.5% fee is added to the agreed fee for the transportation task between customer and transporter. E.g. a transport agreement at a price of 80€ will be added 2.5% summing up to a total of 82€. This means that the customer and business share the additional expense of 2 €. And JOINtoTRANSPORT receives revenue of 2 € from this transaction.

Overall, we see great opportunities within the JOINtoTRANSPORT business as we enter a market with high potential for revenue and a highly competitive offer. We are going to handle the competition by bringing a new product to the market where we have adopted the smart contract platform and blockchain. We bring people closer to the transport companies in a more price competitive and customers centric manner. And at the same time, we offer transport companies their share of this opportunity as they can greatly benefit from this direct connection to customers in need of getting anything transported from anywhere to anywhere







#### **JOINTOMATCH**

The personal description is where the user creates his version of their reality, which is most often altered to sound better and intriguing instead of a description of the real person. This unrealistic personal description could be a barrier for success in the dating market. However, this dreamy picture is not a benefit for our wishes for meeting a match as we send out the wrong and untrue signals, values and persona to other people who are actually doing the same, and this restricts people from meeting a true match.

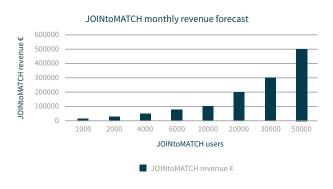
JOINtoMATCH creates a more real persona. Our newly developed idea utilizes the current real profile gap in the market and the increased public awareness of fake profiles versus real profile, as the overall trust of dating profiles is decreasing and is one of the major contributors to the industry's lack of growth.<sup>20</sup>

JOINtoMATCH will base its revenue on two factors; the first is subscriber based, just like most other matchmaking businesses, as this is the way to do it traditionally. Second, we will add on the opportunity for businesses to create events and offers via JOINtoMATCH. And this is a new reality aligned with the idea in JOINtoGO. It will create a direct marketing possibility for businesses, benefitting users and businesses.

The graph shows the revenue forecast for JOINtoMATCH via subscription by users.

The monthly forecast is subscription based and dependent on the acquisition of users, which is why we are investing heavily in marketing for all JOINto businesses. We do see a good business and great opportunities in the matchmaking segment even though there are others in the market. We have added increased trustworthiness and combined it with the possibility for utilizing business offers for the users of JOINtoMATCH.

In conclusion, we evaluate that JOINtoMATCH will gain great market share among match seeking individuals who are in their search for true profiles in combination with events and offers from businesses and their opportunity to utilize these in their match making agreements.



The opportunity for businesses to create offers in JOINtoMATCH is enabled through a different revenue model. Here businesses can either pay by subscription or by usage, i.e. pay for each time they create an offer for JOINtoMATCH users. This revenue model is the same as for JOINtoGO and estimated to create an overall monthly and yearly revenue equaling JOINtoGO. See the JOINtoGO section for further insight.

In addition to the new way of meeting a match and new way of creating revenue, the overall market does look compelling in terms of revenue opportunities. In Europe it is expected that the revenue for the matchmaking and dating segment will amount to USD 396M in 2018 and it is expected to have an annual growth rate in the period 2018-22 of 3.4% resulting in a staggering USD 452M in 2022. Additionally, user penetration

(how many users compared to the public in general) is 8.6% in 2018 and expected to reach 9.4% in 2022.  $^{21}$ 

Taking the same outlook for North America, Australia, Asia and Latin America - other great match making markets - we see great opportunities and an equally good revenue possibility in any of these regions.

# BUSINESS DEVELOPMENT PLAN

#### MARKETING PLAN

The Marketing Plan for after the ITO has successfully completed is split into two streams:

- Product Marketing
- Token Marketing

Product Marketing focuses on the adoption of the JOINto apps by a growing audience and expanded use of the apps. Rather than focusing on the crypto community, at this stage we will focus on target audiences that have a (perhaps unknown) need for the respective products. The marketing will be mostly 'traditional' digital marketing focusing on adoption as well as increasing people's use of the app by focusing on marketing automation, UX and the creation of community. The rollout of the Marketing Strategy will be in line with the geographical expansion strategy.

Token Marketing focuses on keeping the Crypto Community engaged and informed about the Jto token. This is done, for example, by informing the community about listings on new exchanges, announcing major platform updates, etc. and by remaining active on the forums and channels.

#### **SALES PLAN**

The Sales Plan is primarily focused on signing on more business partners for the JOINto network. For example, more transportation partners for JOINtoTRANSPORT, more event partners for JOINtoGO, more educators for JOINtoEDUCATE, etc. JOINto will hire regional Sales Managers to build these partnerships in line with the geographical expansion strategy.

#### GEOGRAPHICAL EXPANSION PLAN

Although the apps will be available globally and users worldwide will be able to use the platform, there will be a platform for deployment of Marketing & Sales activities and

resources on a geographical basis. Initially the focus will be on Europe and from there it will scale out to Africa, Asia, the Americas and beyond. Local legal aspects will be analyzed and be part of the expansion plan.

#### **OPERATIONAL PLAN**

After the ITO, the Management Team will be extended with a full Operational Team that will further develop JOINto both on a technical level and an expansion level to be able to support its users. Teams that will be set up are:

- Support team to provide user and technical support & maintenance services
- Marketing team to execute the marketing plan
- Sales team to execute the sales plan
- Product Development team to execute the product development plan
- HR team to provide HR services and related administration services
- Finance team to provide bookkeeping, accounting and reporting services
- Legal team to provide legal services
- Data Protection Officer (DPO) to ensure continuous compliance with data protection regulations.

Some of these teams / roles will be staffed inhouse and some will be staffed by external parties.

To handle any unforeseen circumstances, a business continuation plan is in place for the key management team roles.

#### LIQUIDITY MANAGEMENT & HEDGING

Hedging is a risk management strategy used in limiting or offsetting probability of loss from fluctuations in the prices of commodities, currencies, securities, or crypto currencies. In effect, hedging is a transfer of risk without buying insurance policies. Hedging employs various techniques but, basically, involves taking equal and opposite positions in two different markets (such as cash and available cryptos).

Liquidity Management is a cash management strategy used to prepare for costs and investments that need to be done in fiat currency, such as payment of salaries and third-party providers. As the ITO funds are primarily raised in cryptocurrencies such as BTC and ETH, a frequent and well-timed conversion to fiat currencies is necessary. A set up with

several exchanges and banks is established to achieve this.

Both hedging and liquidity management strategies will be executed from the start of the Public Presale.

These activities are outsourced to C6 Advisors who has 75+ years of experience in hedging and liquidity management in traditional asset classes. This knowledge and experience will be applied in the crypto space since the principles of hedging are not different. However the structure and the methods are different because it is an immature industry and it has to be monitored more careful because the crypto market is open 24/7.



# OPEN SOURCE COMMUNITY

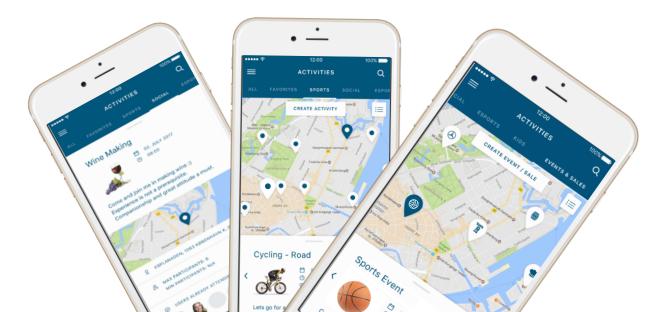
JOINto aims to develop a community using the smart contract functionality to provide services within JOINtoEDUCATE, JOINtoTRANSPORT, JOINtoGO, JOINtoMATCH and the additional applications planned for the future.

Our community of developers and enthusiasts will assist in design, deployment and marketing of our smart contract systems. However, we will have our in-house team to execute caution on the development methodologies to ensure robust security measures. Moreover, we will permit only comprehensively audited smart contracts to be executed on our systems. This will ensure the security of our ecosystem and create a standardization that has secondary benefits in the fiduciary realms. As our community gains maturity, we envision a regulated marketplace with well-defined processes for security and auditability.

We also plan to permit the JOINto community to recommend changes/upgrades to our smart contract

architectures via a voting system that incentivizes the participants with rewards. Participants in the JOINto community will be able to vote on each other's proposals, and when one gains enough votes for the change, the index will be updated automatically within a predefined time-frame.

The Decentralized Governance Infrastructure establishment involves the distribution of obligation sets and smart contracts that are derived from contract issuer to the JOINto community for approval. Additionally, in-house monitors are assigned, as well as contract-monitoring agents who observe if obligations are adhered to. In cases of obligation breaches, the monitor reports to the contract agent and rollback steps commence.





# **TEAM**

# **EXECUTIVE TEAM**



**Rune Goldschmidt Ruders** Founder, Owner & CEO

Rune has great people, strategic and financial management experience within the pharmaceutical business and has an eye for innovation within any sector. Furthermore, his experience entails project execution and financial oversight of daily operations in many aspects as well as the successful turn-around of several business units. Rune holds a certificate of business administration and has Master's degree in pharmacology (Cand. Pharm) from the university of Copenhagen. Last but not least, Rune is a trained Lead Auditor of ISO standards

Innovation and people management is a central part of his focus and he gets things done. His management mantra is Fair, Ambitious, Together.



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Lars Friis-Nielsen Co-founder, Owner & COO

Lars has broad experience within People Management, Operations and Facility Management. Educated in Architectural and Construction Management at Copenhagen School of Design & Technology, and holds a Management Diploma from the Technical University of Denmark.

Lars works with management at strategic, tactical and operational levels and has managed many successful projects. He is experienced in outsourcing/insourcing strategies and has been a frontrunner in developing and implementing IT solutions at big companies. Lars also grew up with a family business in the transport sector and knows a lot about that.



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**Peter Kristensen** Co-founder, Owner, Head of Investor Relations

Peter has an accumulated financial markets experience of over 30 years as a Fund and ICO Advisor. His career began with a small Danish bank in 1986 and by the mid 1990's he was working for Saxo Bank. He was then seconded to Synthesis Bank, now Saxo Bank Switzerland, to establish their presence in the online trading world before leaving in 2006 to establish JP Fund Services with other business partners.

Peter's capital markets background sets him apart from many other fund services executives, with a bias towards solution finding. His experience is key in helping investment managers find the right balance of trading counterparts and technology.

This expertise has made him a highly sought-after advisor for Blockchain solutions and ICOs. He is currently an active advisor for Modex, X8 Currency, Covesting, Howdoo and several other startup companies.



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**Mika Romanoff** 

Private Equity, Risk Manager for Byron Capital Partners Ltd. ICO & Blockchain Advisor. Partner, C6 advisors AG. Very knowledgeable in finance and company structuring as well as cryptocurrency handling opportunities.



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Marco van der Weijden Director and Project Manager

Co-founder and ICO Advisor at C6 Advisors AG. More than 20 years of experience with international projects and business ventures. Highly experienced project manager with deep insight into the world of IT, blockchain and cryptocurrencies.

Marco is a director of the JOINto AG in Switzerland and brings his experience in project management and quality assurance to the team, for the ITO project and beyond.



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**Nakul Shah** Head of Engineering

One of India's most respected blockchain experts, and Director at the consultancy and services company Sate Development. Highly respected technology expert with great experience in Blockchain and Web Development as a Director at Sate Development. s

Nakul is responsible for the architecture and development of the JOINto platform



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# **ADVISORY TEAM**

JOINto is supported by an active Advisory Team. The role of the Advisory Team is to provide:

- Quality Assurance to ensure that the project is aligned with industry best practices
- Oversight to ensure that the project is executed according to what was promised
- · Credibility to lend credibility to the project by being associated with it
- Promotion to reach a larger audience for the ITO and for the product itself

Why have we chosen this Advisory Board?

Quite often one can see that an Advisory Board is loaded with famous crypto names but in our case the Advisors have been chosen because of their individual skill sets, experience and networks. It is the added value for the JOINto project which makes the difference with our Advisory Board. All our advisors have agreed to participate and guide JOINto and thus will assume active roles during and after the ITO.



James P. Cain

Ret. US Ambassador to Denmark, who has had a career in law, business, sports and international diplomacy. Ambassador Cain is a frequent speaker on topics of international policy, global trade, and the power of entrepreneurship, innovation and growth to bind nations closer together which makes him the perfect choice for a leading role in JOINtoFOUNDATION.

James has acquired an extensive global network within multinational companies and with whom JOINtoFOUNDATION aims work together in the future. With James providing leadership we feel certain that JOINtoFOUNDATION will gain international support, recognition and success beyond our initial hopes and dreams.





Dinis Guarda

CEO and Founder lifesci  $\mid$  and Advisor at Glance Technologies and Covesting. Dinis is one of the top 10 / 20 most influential people in fintech and blockchain. Dinis has extensive experience in international business, digital transformation and crypto economics.

He writes regularly in websites such as fool.com, cityam. com industry websites about the future of business, trading, investing and how disruptive Innovation, big data, social media and technology are disrupting and opening new opportunities for the education world.

Dinis Is a guest lecturer at Group INSEEC, University of Monaco, and Copenhagen Business School. Dinis' participation gives JOINtoEDUCATE a huge advantage which we will leverage for the benefit of educators and students.





**Morten Gottrup** 

Morten is partner and co-founder of MediaGroup Worldwide. With a background as head of agency sales he founded what today is MediaGroup in 2004. He brings many years of experience in managing cross-border online- and offline advertising, from the initial strategy, building media plan to the execution of marketing programs.

Morten will guide JOINto in marketing and media strategies which are focused into expanding the JOINto user base and international following.



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**Toke Kruse** 

Entrepreneur, Owner and founder of Billy, Bilagscan and more. Toke is a well-known serial entrepreneur, author of two books about entrepreneurship and startups. He is an expert in IT and software development, an avid blogger, public debater and speaker on IT, entrepreneurship and the need for start-up capital in Denmark.

Toke will act as a mentor to JOINto team with hands-on role in advising what it means to be a successful entrepreneur, how to focus and prioritise tasks in cooperation with the other team members.



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**Pedro Borges** 

Entrepreneur, co-founder and CEO of Carlicity, owner of Aprender Sobre Bitcoin. Pedro is a former CEO of Saxo Bank Brazil. He is a co-founder of ICOsofa.com and has his own Crypto Blog for the Latin American market.

He has an extensive knowledge of cryptocurrencies, banking and brokerage and will advise and assist JOINto team to expand in the Latin America market.

Great experience within ICO, Crypto and finance.



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**Paul Mears** 

A serial angel investor with a strong focus on innovative startups in the blockchain industry. Experienced entrepreneur and crypto investor. Paul is a Uk qualified CPA who has spent the last 30 years in a range of financial roles in the telecoms, software, construction and hedge fund industry. He is angel investor with a portfolio of tech, bio, med devices and blockchain.

Paul will bring to JOINto his extensive network and crypto knowledge. He will market and introduce JOINto to companies where clear business synergies exist. He will also help JOINto expand its community and following.



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Jeppe R. Stokholm

Jeppe is a Danish attorney, Phd in International Tax, and based in Zürich, Switzerland. He is admitted to the High Court of Denmark and is a member of the Danish Bar Association and the Danish-Swiss Chamber of Commerce and the Danish Management Society (VL) in Switzerland. His area of expertise is corporate affairs, including M&A, Venture Capital, Private Equity, Crypto Law and International Tax Planning.

Jeppe will advise JOINto team in legal affairs.



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**Tobias T. Petersen** 

Tobias is an experienced application development project manager with a long line of successfully executed projects on his resume. As a director at House of Codes Tobias strenghts are underlined and he is a highly valuable asset for JOINto in regards to advise on content as well as user interface (UI), user experience (UX) and design of any of the JOINto applications coming up.



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**Sean Phillips** 

Co-founder of Fitness First and founder of Omni Fight Club. A businessman t heart and a senior executive with 35+ years of management experience across the world. Sean a global name in the fitness industry was a co-founder of Fitness First in the UK, a stock exchange traded company. He is currently the CEO of Omni Fight Club.

Sean has an unparalleled understanding on trends in the fitness world - he took Fitness First from 1 to 417 venues in just eight years.

JOINtoGO is all about people meet for doing sports together, so Sean will be able to guide the JOINto team how to approach and conquer this market.



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**Mikkel Thorup** 

Mikkel is a progressive investment professional with more than 25 years of experience in top level banks, combined with running an independent trading & advisory business for the last 2 decades. He has a consistent track record including managing trading desks and advising globally on interest rate and FX risk. He is managing an alpha driven portfolio of G10 currencies, as well as a number of other hedging programs and strategies

Mikkel is a financial advisor for JOINto



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# STRATEGIC BUSINESS PARTNERS

JOINto works with several Strategic Partners that build and support the development of JOINto.



#### **C6 Advisors AG**

C6 Advisors is a premier provider of full-service Blockchain & ICO implementation and financing solutions, based in Switzerland. JOINto and C6 Advisors have decided to enter into a general partnership for the Initial Token Offering project. This includes creation of the White Paper; launching Marketing & PR campaigns; engineering of the Smart Contracts, Token Architecture and ITO Dashboard; structuring of the legal entity; working together with the regulators; ensuring compliance to industry best-practices; implementing and maintaining liquidity management & hedging strategies.

http://www.c6advisors.com

#### MediaGroupWorldWide



http://www.mediagroupww.com

#### **Sate Development**

Sate Development is a global Blockchain Technology Service provider serving clients in more than 10 countries - and counting. The firm has many accomplishments and has won several accolades internationally as well as domestically for being an industry leader; and continues to be ranked consistently as one of the top 10 in India. Sate Development is building the JOINto apps, Smart contracts and integration with blockchain and JOINtoPAY.

http://www.satedev.com

# **Penso Pay**

PensoPay delivers a complete payment solution consisting of a payment gateway and acquiring account. We guarantee the highest level of security and ease of use, and not least that the solutions are commercially proven. PensoPay provides the financial infrastructure for fiat payments and Jto token purchases as part of the JOINtoPAY solution.

https://pensopay.com

#### **Aprender Sobre Bitcoin**

Aprender Sobre Bitcoin is a very popular blog that provides a valuable contribution to the Portuguese speaking crypto communities around the world. JOINto works with the team at Aprender Sobre Bitcoin as the media partner in the Portuguese speaking countries for sharing information about JOINto.

https://www.aprendersobrebitcoin.com/

# Disruptive

Disruptive is a purpose-built PR agency, with experienced team member in the world of PR and media influencing. They bring their clients fast, fluid & flexible, digitally-integrated PR for search engine visibility, connecting innovators & game changers with their key audiences and market influencers, and also expertise in working with disruptive brands & ICOs.











# TOKEN SALE INFORMATION

# **Industry Standards**

The Crypto Valley Association code of conduct has been implemented

# **Regulatory Framework**

The token sale abides by FINMA regulations. the JOINto token qualifies as payment token under Swiss laws, which requires (a) a full KYC check as required by applicable AML laws with every single token purchaser and (b) the company will be a member of a self-regulatory organization (VQF).

#### **Token Economics & Sales Plan**

The ITO will be executed in three stages: Private Sale, Public Presale and Public Main Sale. For the different Sales Stages there will be a combination of discounts on the Token Sale Price, as well as an opportunity to earn Bonus Tokens.

Total Token Supply: 1'000'000'000

Token Sales Price (TSP): \$0.07

Hardcap: \$17,450,000

Unsold tokens will roll over to the next stage. Any unsold tokens at the end of the ITO will be burned.

# **Currencies accepted during ITO**

Jto tokens can be purchased using either cryptocurrencies (BTC, ETH, LTC and X8C.) or fiat currencies (EUR, USD etc.) via Paypal or Credit Card. The conversion of BTC, ETH and LTC will be updated every 5 minutes to remedy current price volatility.

#### **Roadmap milestones:**

- 1. At USD 3.5M funding, we will be able to launch 1 app
- 2. At USD 7.0M funding, we will be able to launch 2 apps
- 3. At USD 10.5M funding, we will be able to launch 3 apps
- 4. At USD 14M funding, we will be able to launch 4 apps
- At USD 17.5M funding, we will be able to launch 5 apps

# Lock up and vesting period

For the management and advisory team the tokens will be released over four quarters, with each quarter releasing 25%.

#### **Public Presale**

The Public Presale will start in September 2018, exact dates to be announced. The Public Presale will be divided into three consecutive rounds with discounts on the Token Sale Price and Bonus Tokens Distribution (Airdrop). Each Round will have a duration of two weeks. Once the tokens in a specific round are sold out, the process will automatically roll into the next round.

The minimum purchase amount is \$250

Rounds	# of Tokens	Token Price	Discount on TSP	Bonus Tokens	Total Discount
Round #1	50'000'000	0.035	50%	9%	59%
Round #2	70'000'000	0.045	36%	8%	44%
Round #3	90'000'000	0.055	21%	7%	28%

# **Public Main Sale**

The Public Main Sale will start in October 2018. Exact dates to be announced. During the Main Sales there are no additional discounts available. However, there remains the opportunity to earn Bonus Tokens that will be airdropped after the ITO has completed. The Main Sale will run for four weeks.

The minimum purchase amount is \$100.

Rounds	# of Tokens	Token Price	Discount on TSP	Bonus Tokens	Total Discount
Round #1	100'000'000	0.07	0%	5%	5%

#### **Referral Bonus**

A program will be set up to enable Token Buyers that refer additional investors from their private network to receive a 5% referral bonus in tokens.

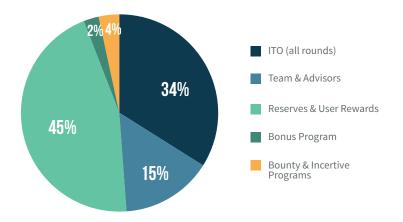
# Total Bonus Tokens is 24,400,000



# **TOKEN ALLOCATION**

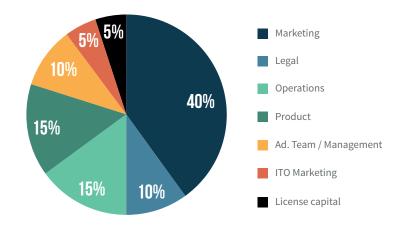
Tokens are available for purchase at different prices at different times in the launch process. The percentage of tokens available for purchase at each step is shown, as is the resulting sum raised.

A total of 40% of the tokens will be sold during the different ITO stages. This includes tokens that will be distributed / airdropped as part of the Bonus Scheme, the Bounty & Incentive Programs as well as the Referral Program that will be executed. 15% of the tokens will be distributed to the JOINto Team and its Advisors. 45% will be kept in reserve for the rewards that can be earned by the Users of the platform as well as for future financing needs.



# **USE OF FUNDS**

Raised funds will be allocated by percentage for the purposes shown here. 90% of the budget is allocated to building, growing and managing the company. 5% will be used for financing ITO marketing activities (from the Public Presale funds received) and 5% will be kept in reserve for future license capital requirements (partnerships, etc).



# **Token Distribution plan**

Tokens will be distributed within seven days of the conclusion of the ITO, after successful completion of an audit. The token distribution is governed by smart contracts. The tokens will be released into the token buyers designated wallet automatically.

# **Exchange Listing Plan**

Jto tokens will be listed on two exchanges shortly after the ITO has completed. The exchanges will be announced during the ITO public sale. A listing on the main exchanges will be sought when there is enough liquidity and trading activity.

# LEGAL & REGULATORY ASPECTS

JOINto has been advised by law firms Wenger-Vieli and Zwicky Windlin & Partner located in Zug, Switzerland.

# **LEGAL ENTITY STRUCTURE**

JOINto AG was incorporated in May 2018 in Zug Switzerland. This privately held entity is the management and operational company for the overall JOINto business, including: Jto tokens, the funds from the ITO, the intellectual property (IP) of the products, infrastructure developed, day-to-day business management, marketing, sales and product development. In the future, regional subsidiaries may be established to cater to geographical expansion.

# **TOKEN ASPECTS**

According to the FINMA regulatory framework, the Jto token is classified as a payment token and will be implemented accordingly. JOINto AG will abide by all requirements pertaining to a payment token.

# **ICO ASPECTS**

# **Swiss Regulator Approval**

The application approval process with FINMA is currently ongoing.

# **ITO Availability**

By definition, the ITO is blocked for countries where ITOs are banned. As such, the following countries are blocked for participation in the ITO: United States, China and South Korea. The blocking is achieved by 1. blocking IP addresses, 2. no advertising in these regions, 3. refusal during whitelisting.

# White Listing, KYC and AML

White Listing, KYC and AML will be facilitated on the Token Sale Dashboard which will be released in advance of the Presale for pre-registration. The procedure will be in line with the requirements by FINMA for a payment token.

# PLATFORM USAGE ASPECTS

Local and international laws and regulations will be respected and abided by. This will be reflected in the Terms & Conditions for the platform usage. Specific topics that will be addressed in here are:

- · Age Restrictions
- KYC for platform users
- Illegal activities
- Disclaimers
- etc

# INTELLECTUAL PROPERTY RIGHTS & TRADEMARKS

JOINto AG will be the sole owner of all IP rights associated with the project. Logo is registered as a trademark, name(s) will be registered as well. JOINtoGO is trademark registered in the European Union. More trademarks will be registered after the ITO, incl. internationally.

# LEGAL CONSIDERATIONS, RISKS AND DISCLAIMERS

IMPORTANT NOTICE: PLEASE READ THE ENTIRETY OF THE "LEGAL CONSIDERATIONS, RISKS AND DISCLAIMERS" SECTION CAREFULLY. WE RECOMMEND YOU CONSULT A LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S) OR EXPERTS FOR FURTHER GUIDANCE PRIOR TO PARTICIPATING IN THE JTO TOKEN SALE OUTLINED IN THIS WHITE PAPER. YOU ARE STRONGLY ADVISED TO TAKE INDEPENDENT LEGAL ADVICE IN RESPECT OF THE LEGALITY IN YOUR JURISDICTION OF YOUR PARTICIPATION IN THE TOKEN SALE. YOU SHOULD NOTE THAT IN THE TOKEN SALE TERMS AND CONDITIONS YOU ARE ACKNOWLEDGING AND ACCEPTING AS PART OF THE PROCESS TO PARTICIPATE IN THE JTO TOKEN SALE, YOU ARE REPRESENTING THAT YOU HAVE INDEED TAKEN INDEPENDENT LEGAL ADVICE.

# **General Notice**

Please keep in mind that this document is provided for your information only and that under no circumstance should it be considered an effort by JOINto AG to either promote or sell stocks or securities on its platform or on any other related or associated company's platform. The information set forth in the "Legal Considerations, Risks and Disclaimer" section may not be exhaustive and does not imply any elements of a contractual relationship. While we make every reasonable effort to ensure that all information: (i) in this White Paper; and (ii) available on the Website (all the information in the White Paper and all information available on the Website hereinafter referred to as the Available Information") is accurate and up to date, such material in no way constitutes professional advice.

Citizens, nationals, residents (tax or otherwise) and/ or green card holders of each of: (i) the United States of America; (ii) the People's Republic of China; or (iii) any other jurisdiction which prohibits the possession, dissemination or communication of the Available Information and/or prohibits participation in the Token Sale or the purchase of Tokens or any such similar activity or any other Restricted Persons are not permitted to participate in the Token Sale.

#### **Forward-Looking Statements**

Materials in this document, and on our website, contain information that includes or is based upon forward-looking statements within the meaning of the Securities Litigation Reform Act of 1995. Forward-looking statements relate to expectations or forecasts of future events. You can identify these statements by the fact that they do not relate strictly to historical or current facts. They use words such as "anticipate," "estimate," "expect," "project," "intend," "plan," "believe," and other words and terms of similar meaning in connection with a discussion of potential future events, circumstances or future operating or financial performance.

In particular, these include statements relating to future actions, prospective products or product approvals, future performance or results of current and anticipated products, sales efforts, expenses, the outcome of contingencies such as legal proceedings, and financial results. Any or all our forward-looking statements here or in other publications may turn out to be wrong. They

can be affected by inaccurate assumptions or by known or unknown risks and uncertainties. Many such factors will be important in determining our actual future results.

Consequently, no forward-looking statement can be guaranteed, and they may be adversely affected by factors, including general market conditions, competitive product development, product availability, current and future branded and generic competition, government regulations and legislation, service availability issues, timing of trades, patent positions, investigations, and other factors.

We request that you view all the information in this document as a discussion of potential, without guarantees or promise of return. The blockchain and crypto space is exciting, and we believe that JOINto is one of the best-positioned platforms to take advantage of the growing excitement and potential of this market.

#### **Jto Tokens are not securities**

Buyers comprehend and fully accept the fact that Jto Tokens are not securities under any circumstance, neither are they registered with any government entity as a security. Buyers comprehend and fully accept the fact that ownership of Jto Tokens does not grant them the right to expect or to receive proceeds, revenue, or other payments or returns arising from the attainment, holding, administration or disposal of, the exercise of, the redemption of, or the expiry of, any right, interest, title or benefit within the JOINto platform or properties.

#### Jto Tokens are not to be considered an investment

Although the JOINto team will do its best to proceed with the project described within this whitepaper and complete it at the best of its ability, unforeseen circumstances might not allow the completion of the project in whole or partially. Jto Tokens can never be considered an official or legally binding investment of any kind and purchasing the token is done at own risk.

# No form of warranty of proceed or revenue provided

The purchase of Jto tokens is done at the buyer's own risk and under no circumstance should the buyer hold JOINto AG and accountable for any kind of losses as there are no warranties that the Jto token will in fact increase in value or hold its value. Unforeseen

circumstances such as war, strike, riot, crime, or any kind of natural disaster or even any other unforeseen events over and above the control of the Jto token's developers could, at all times, badly affect, even irreversibly so, the token's price.

# Risks associated with regulation

ITOs and blockchain-based cryptocurrencies are mostly unregulated at present. Efforts are being made by various regulatory bodies around the world including central banks and governments to supervise, regulate or even restrict the cryptocurrency market. Such actions will greatly affect the functionality and value of the Jto Token as well as that of other cryptocurrencies.

# Risks associated with new technology

Jto tokens and cryptocurrency tokens in general are a relatively new and untested technology. Due to this nature, technology-related unforeseen events may occur at any time. Buyers comprehend and fully accept all types of related risks involved.

### **Ethereum related risks**

Jto Tokens will be issued on the Ethereum platform thus being dependent on it. The functionality of the Jto Tokens will be severely affected should the Ethereum protocol malfunction or fail.

## Risks associated with quantum computers

Despite the efforts made by the blockchain community to safeguard the security of cryptocurrency technology, the potential development and deployment of quantum computers or any other kind of advanced types of computers in the future may put this security at risk. In such a case, the Jto Tokens may be affected as well.

# No insurance provided.

Any and all types of funds collected during Presale and Public Saleare in no way insured. Funds may lose their value without warning. There is no legal entity or insurance company, private or public, to turn to should something go wrong with the funds provided.

## **Fund refunds**

No token holder is entitled to redeem its token, to reclaim the purchase price paid or otherwise get his

money back during the Presale and Public Sale. In case our pre-sale campaign and distribution of Jto Tokens is cancelled, the funds collected by JOINto AG maybe returned back to the wallets of their respective providers, unless funding has already been exhausted.

# Pre-sale

JOINto AG bears no responsibility to cover any claims made by its pre-sale promoting/marketing associates.

# Integration

This whitepaper does not constitute an official agreement of any kind and the information provided herein is for informational purposes only. Project parameters, dates, specifications provided as well as other details technical or not are subject to change without prior notice.





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