CORPORATE WHITE-PAPER

Written by:
Canice James - CEO of EDGILE (2018 -)
Jahmeliah Frederick - Efficiency Director (2018 -)
Skyler Dexter - Chief Financial Officer (2018 -)
Revised by:
Zarah August - Director of Marketing (2018 -)

Approved by:

Trevaun R. Solomon - CEO of Project Jaguar

Table of Contents

LEGAL INFORMATION

PLEASE READ THIS SECTION CAREFULLY. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU ARE ADVISED TO CONSULT YOUR LEGAL, FINANCIAL, TAX, OR OTHER PROFESSIONAL ADVISOR(S).

The information listed below may not be exhaustive and does not imply any element of the contractual relationship. While we strive to ensure that all elements of this document are accurate and up-to-date, this material does not constitute professional advice. Project Jaguar does not warrant or accept any legal liability arising from the accuracy, reliability, timeliness or completeness of any content in this document. Contributors, sponsors and potential EDUTOKEN holders must seek appropriate independent professional advice before relying on any material-based obligation or transaction published in this document for which material is published for reference only. Project Jaguar investments are not intended to create titles in any jurisdiction. This document does not constitute a prospectus or an offer of any kind and does not imply that it is an offer of securities or an application for investment in securities in any jurisdiction whatsoever.

IMPORTANT NOTICE:

Read the following note carefully before reading this document prepared by the company ("Whitepaper"). This notice applies to everyone who has read this document. Please note that this notice can be modified or updated. The white paper of Project Jaguar. No shares or other securities of the Company are offered for subscription or sale in any jurisdiction in accordance with the Whitepaper. The whitepaper is publicly available for information purposes only and does not require any action by the public or shareholders of the Company. The Whitepaper does not constitute an offer or invitation to anyone to enter or register shares or other securities in the Company. Currently, the Company's shares are not offered for registration under the Securities Act of any country or a securities law of any country. No one is obligated to enter into any contract or legal obligation to sell, purchase, sponsor or contribute to the growth of Project Jaguar.

FORWARD LOOKING STATEMENTS

Some of the statements in the Whitepaper include forward-looking statements which reflect Project Jaguar's current views with respect to product development, execution roadmap, financial performance, business strategy and future plans, both with respect to the Company and the sectors and industries in which the Company operates. Statements which include the words "expects", "intends", "plans", "believes", "projects", "anticipates", "will", "targets", "aims", "may", "would", "could", "continue" (and any conjugation thereof) and any similar statements are of a future or forward-looking nature. All forward-looking statements address matters that involve risks

and uncertainties. Accordingly, there are or will be important factors that could cause the actual results to differ materially from those indicated in these statements. These factors include but are not limited to those described in the part of the Whitepaper entitled "Risk Factors", which should be read in conjunction with the other cautionary statements that are included in the Whitepaper. Any forward-looking statements in the Whitepaper reflect the current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to the operations, results of operations and growth strategy. These forward-looking statements speak only as of the date of the Whitepaper.

Subject to industry acceptable disclosure and transparency rules and common practices, the Company undertakes no obligation publicly to update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. All subsequent written and oral forward-looking statements attributable to the Company or individuals acting on behalf of the Company are expressly qualified in their entirety by this paragraph. Prospective buyers or Crowdfunding contributors or sponsors of Project Jaguar should specifically consider the factors identified in the Whitepaper, which could cause actual results to differ before making a purchase, contribution or sponsorship decision. No statement in the Whitepaper is intended as a profit forecast and no statement in the Whitepaper should be interpreted to mean that the earnings of the Company for the current or future years would be as may be implied in this Whitepaper. I hereby acknowledge that I have read and understand the notices and disclaimers set out above.

Mindmap of Project Jaguar

The Project Jaguar Subsidiaries

PJaguar

Course Marketplace - This is where teachers can list and advertise online or in-person courses using the Project Jaguar interface. It is free to use and is available for all english speaking countries within our supported curriculums

Rent-a-Teacher Program - Provides students who enroll with a personal teacher with the subjects they enroll for. Paid per month. Prices depends on the subject value.

Assignment Assistance - Provides students with assignment assistance for all subjects we have on our platform. Paid per assignment. Price depends on workload and subject.

Course Management Software - Gives teachers the tools they need to create and run courses which can be listed and advertised on the Course Marketplace. Includes enrollment management, storage space to give and grade assignments, quizzes and messaging students

MindAmaze

Course Marketplace - Copies PJaguars Course Marketplace (Exclusive to South East Asia Market)

Homeschooling Program - Copies PJaguars "Rent-a-Teacher Program" (Exclusive to South East Asia Market)

Assignment Assistance - Copies PJaguars services with same terms and conditions. (Exclusive to South East Asia Market)

EDGILE Software

Custom School Management Systems - Creating custom software for schools and institutions who need a solution that fits their needs

Custom Learning Management Systems - Creating custom LMS for schools and institutions who need a solution that fits their needs

Hybrid School Software - Creating software that has capabilities of both an SMS and a LMS included.

The Project Jaguar Non-Profit Branches

Entrepeneloper Community

A *Community Forum* - Provides a safe space for individuals with different talents looking to become entrepreneurs and connect with professionals. Experienced business professionals provide experiences and tips for upcoming entrepreneurs.

NADIS Project

This project was done under the Ocean Generation Hackathon in February 2018. This is software to help first responders share data and communicate more efficiently during a disaster.

The Project Jaguar Corporate Partnerships

App Ecosystem (through PJaguar) - We partnered with the Antigua Commercial Bank to educate potential entrepreneurs on how to create websites and web-apps in today's competitive environment. Not launched yet.

EduPine (through EDGILE) - We are working with Antigua's Ministry of Education to create a Custom Learning Management System for each government-owned secondary and tertiary institution. Launched in July 2018

Afro-Learning Initiative (through PJaguar) - We partnered with AFROCACY - a Pan-African Organization- to provide education to Internally Displaced Persons and marginalized youths free of charge as part of our corporate social responsibility. Launched in September 2018

Happy Teachers Partnership (through PJaguar) - We partnered with Happy Teachers, a subsidiary of BIW Consulting, to bring the features and advantages of Project Jaguar to (TEFL) teachers within the Caribbean and South East Asia market.

An up-to-date version of our company mindmap can be found [here.](#)

Situation Analysis

Project Jaguar is globalizing and becoming the world's education marketplace in its third year of operating. Marketing will be critical in developing sufficient business to reach profitability. Project Jaguar provides resources for students, services for teachers and private platforms for schools and private entities. All of this is done through our online platform which is evolving into an ecosystem through the companies and business we buy out, attain, create or partner with. Facilitating the expansion involves a utility token to streamline payments between clients, employees and the company. This also includes a corresponding blockchain to build trust in our platform and secure data such as certifications or sensitive information that is not expected to be tampered with.

Market Summary

Project Jaguar possesses good information about the market and has collected insight regarding the ideal customer. This information will be leveraged to better understand who is served, their specific needs, and how Project Jaguar can better communicate with them. The global education market is a $1.3 trillion market. Project Jaguar will position itself to control at least 10% of the market.

General Marketing Strategy

Project Jaguar will be using Facebook, Twitter & Instagram advertisements because the targeted demographics utilize these platforms heavily. Additionally, we will be using media outlets such as news networks, commercials and government outlets of media to target educators and service providers. Project Jaguar's mission is to provide students, educators and schools with a lean education marketplace. We exist to attract and maintain our customers. When we adhere to this maxim, everything else will fall into place.

Marketing Objectives

- Increase awareness about the company with Facebook and Instagram platform.

- Increase repeat customers by 5% per quarter.

- Decrease customer acquisition costs by 10% per half. *(The Current Customer Acquisition Cost (CAC) is at $11.03USD as of 10/13/2018)*

Financial Objectives

- Generate continuous, month to month growth, even through summer.

- Reach profitability by the end of year one.

- Generate workflow efficiencies, regulating the labor cost.

Target Marketing

Project Jaguar is targeting these demographics because these are the people who are currently in school doing assignments, thus they are the ones who will most likely use the app & company's services and benefit from them.

- **Secondary schoolers and Parents:** this segment of the population is required universally. They are typically enticed by an option that is fast, trusted and convenient. By

keeping Project Jaguar trustworthy overtime we will retain customers and receive new ones. Overtime, we will develop faster ways of assisting with assignments, making it indirectly convenient for all parties involved.

- **College & University Students:** This population rises with the trend of seeking higher education before working. Project Jaguar will require more security measures at this level to suit the needs and concerns of this population.

- **Secondary and Tertiary Institution Teachers and Educators:** This demographic will benefit mainly from our lesson planning software and education marketplace which will help organize the execution of the primary job (in this case; being an educator for an institution) and offer them the opportunity of secondary income. 80% of educators internationally are underpaid from the government. Studies show that some countries have a shortage of teachers while others have an overflow of educators. By becoming the borderless solution and leveling out the inequality, Project Jaguar will gain traction among this demographic.

- **Secondary and Tertiary Institutions:** Schools, Colleges and Universities can benefit from our custom Learning Management Systems (LMS) and School Management Systems (SMS). We reach out to governments and other bodies that oversee these institutions to provide our services to entire countries or a number of institutions at once. For more information on this service, visit: https://edgile.us

Positioning

Project Jaguar will position itself as the reasonably priced, convenient educational marketplace for the global community. The desired positioning will be reached by leveraging its competitive edges. Project Jaguar's competitive edge will be based on two factors, customer service and convenience.

1. Customer service: Project Jaguar will offer exemplary customer service that will stand out in the otherwise commodity-like delivery of services in this business space. The competitor's customer service is acceptable, but they do not go the extra mile for you. This will change with Project Jaguar's customer service. After using Project Jaguar's app or the Homework service you will leave with an overwhelming feeling of how superior customer service treatment should be. When you leave Project Jaguar with that feeling, it will stick in your head and will be effective in differentiating Project Jaguar from its competitors. That's part of the emotion we're selling to our customers, "Relief" will be what we strive for.

2. Convenience: We maintain convenience by hand picking our tutors and writers, hosting our servers on a CDN system to avoid downtime and use the KISS Method (Keep It Stupid and Simple).

3. Privacy: We want to instill trust with our customers, teachers, affiliates and partnered institutions. Our protection of user privacy will be used as a marketing point to drive customers from the competition.

Strategy Pyramids

The single objective of Project Jaguar is to become the popular, premier, and most supported educational marketplace and provider globally. Project Jaguar seeks to gain at least 10% share of the market within five years of commencement, then seek to increase percentage during the course of running.The marketing strategy aims to first create customer awareness regarding the offered services, then develop the customer base, and finally work toward building customer loyalty.

The message that the company wishes to communicate is that it is a reasonably priced, easy-to-use educational information provider. This message will be communicated through various methods. The first method will be advertisements displayed in the Facebook. Project Jaguar will also use weekly advertisements placed in the local newspaper. Through group discounts, advertising by word will encourage new customers to try Project Jaguar.

Marketing Mix

Project Jaguar's marketing mix is comprised of the following approaches to pricing, distribution, advertising and promotion, and customer service.

- Pricing: The scheme will be to have prices that are more competitive than the competitors as-well as a payment system that's faster, more trustworthy to the client.

- Distribution: All services will be offered by using our website and our internal messaging system as the default communication method or any method convenient to the client/customer.

- Advertising and promotion: The marketing campaign will utilize several different strategies overtime which are decided by current trends.

- Customer service: The business model is based on a customer-centric focus that is instilled in all of the employees.

Marketing Research

During the development of the business and marketing plans, Project Jaguar performed marketing research to validate its idea. This marketing research takes one form. A focus group.

- The focus group was held to gain customer insight. The focus group is in the form of a Whatsapp group which you can join here. This focus group grows gradually, and has helped administration fix some kinks within the app and the company structure through suggestions given by the participants. The focus group helps us to build a personal relationship with interested clients and regular app users so they feel as part of the "Project Jaguar Community".

This source of marketing research was helpful in providing valuable information and valuable individuals regarding the refinement when launching this new business and its accompanying app.

Vision Statement

Our vision here at Project Jaguar is to provide a standardized educational marketplace that is effective across all curricula, cultures and countries.

Mission Statement

Our mission is to hand students the resources they need to progress and produce better results.

This indirectly means giving teachers and schools the products they need to perform better.

Executive Summary

Project Jaguar target customers are Classic educational institutions, e-learning providers/platforms and independent educational/e-learning advisors and corporate e-learning decision-makers. Project Jaguar wants them all to understand its state-of-the-art educational business approach and how they can benefit from using EDUTOKEN due to its cost-lowering, time-saving and fraud-protected smart solutions. We build the technology that will revolutionize the education industry as a whole. The vision is the groundbreaking disruption of the dusty and outdated education system and its certification and approval process.

The EDUTOKEN Ecosystem is a comprehensive solution designed to leverage the benefits of Blockchain technology, namely the creation of auditable, traceable, and immutable records. It will act as a bridge between systems, organizations, and departments that do not readily communicate with each other in highly regulated environments where data provenance is imperative, but not

easily achieved.

The Ecosystem operates on a High-Performance technology, the educational industry for Blockchain entries and data exchange, and Advanced Digital Ledger Technology (ADLT). The EDUTOKEN can be used in a wide variety of applications, such as paying for educational materials, record the keys used for buying books, Keeping track of which teacher a student is with, and much more.

SWOT Analysis

Strengths

- Advertising techniques are highly effective for the age group we want to attract.
- The ability to deliver work and tutoring at a flexible speed.
- Our automated price system makes sure the client gets the right price for their service based on demand and inflation
- Highly flexible to client's needs & type of work.
- Flexible by offering support for multiple syllabuses.
- Our private resources are enough to sustain our tutors and writers along with the immersive system of contributing to our private repository as part of the company culture.

Weaknesses

- Limited Budget.

Opportunities

- Use colleges, high schools and universities as venues for seminars.

- Take advantage of how quickly we can adapt to changing syllabi.

- Creating and using a familiar yet unique design for our app, website and webapp keeps the user engaged and focused.

- Take advantage of our ability to hire internationally.

- Certified & Accredited Courses.

- The ability to expand globally.

Threats

- Expense of running media ads and marketing.

Do Strengths Open Any Opportunities?

- As Client satisfaction rate is high, we will create a referral system.

- A loyalty Course for returning clients where different payment plans can be employed.

- As we become global, (Representatives) would be our main source of income within the "Assignment Completion" service, increasing jobs and popularity.

- The Resource center will be the main way to draw in older and more influential clients.

How Can We Convert Weaknesses to Strengths?

Looking at opportunities and listed weaknesses,social media is an effective way to advertise the company. Our small budget will be used to adapt the company to low budget spending whilst

keeping up quality and standards. We will be selective in our advertising and outreach programs to not encourage competition in hopes of keeping the monopoly we currently have.

What Do We Have to Do to Use Opportunities?

- Verify social media business accounts/pages. (Am already familiar with Facebook and Instagram through personal accounts.) Set aside time or assign staff person to update Facebook/ Instagram accounts accordingly.
- Occasional newspaper ads would strike the attention of parents and teachers
- Accreditation from governments and universities
- Scout out some possible headquarter locations. Contact a realtor and ask about a more centralized business location.
- Decide on referral discount and Client loyalty schemes and notify existing clients.

How Do We Best Neutralize Threats?

Without a bigger marketing budget, we can't run competing radio and newspaper ad campaigns (although would be a good idea to run occasional newspaper ad). Might be able to offset the competition's online campaigns through developing our online presence as above.

CURRENT INVESTMENT ROUND DETAILS

Fund Usage

$750,000 of Initial Funding For use within November 2018- November 2019

- Staff and Executive Budget		**$40,000**
	- Internship Spending	$10,000
	- Training and Development Spending	$20,000
	- Creating a Corporate University [1]	$10,000
- Marketing Budget (Current C.A.C. is $11USD)		**$400,000**
	- Facebook Ads[2]	$70,000
	- Instagram Ads	$10,000
	- Twitter Ads	$40,000
	- Google & Youtube Ads	$60,000
	- In-person marketing channels	$105,000
	- Billboards	
	- Radio Appearances	
	- Newspaper Ads	
	- Posters and Flyers	
	- Influencer Marketing (IG and Blogs)	$100,000
	- Face-to-Face Interactions	$5,000
	- School General Assemblies	
	- Conferences and Meetings with Officials	
	- Lead Generation [3]	$10,000
- Events		**$60,000**
	- Webinars with Corporate Partners	$7,000
	- Seminars with Corporate Partners	$23,000
	- Other Events with Subsidiary-Recognized Partners	$30,000

---

[1] This is important to staying competitive and ensuring that our staff evolves as technology and education changes overtime. This goes towards Human Resource Management.

[2] Because of Facebook's reputation from the Cambridge Analytica Scandal, this budget will also be used for advertising on a Facebook alternative depending on the overall reputation and usage of the platform.

[3] Important for corporate clients such as tutorial centres and schools (mostly for EDGILE).

- Software Improvements   **$150,000**

  - Blockchain Integration [4] $50,000
  - Initial Coin Offering Sustainability $100,000

- Public Relations   **$90,000**

  - Travel Spending $50,000
  - Hosting for Conferences[5] $30,000
  - Partnership Lead Generation Spending $10,000

- Research and Development   **$10,000**

  - Internal Library Spending [6] $4,000
  - Service Integration and User Experience Testing [7] $6,000

                   $750,000

Projected Financial Status Over 5 years

Projected Profit and Expenses Over 5 Years
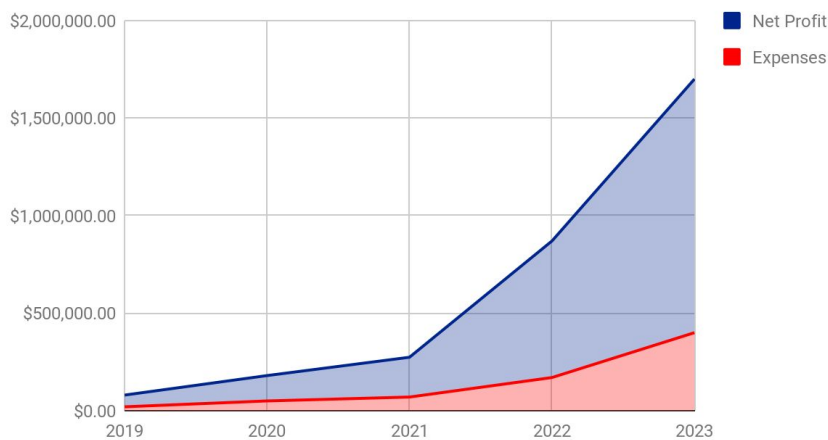
The spike in the year 2021 is projected due to factors regarding political, and technological shifts.

---

[4] The blockchain contributes to the security and reliability of our services. This will be fundamental for our future plans such as becoming the primary platform for certification distribution.

[5] We may host conferences at our location or at rented out locations.

[6] This is a library of resources that our verified writers and tutors use that are exclusively for them. The purpose is to give our writers and tutors an authentic source of information to increase the value of our services.

[7] This includes experiments for our online services that involve in-person execution (eg: Gathering teachers and students to execute a course in-person using our course marketplace to receive feedback for platform improvements that benefit teachers teaching in-person courses).

INTRODUCTION TO OUR BLOCKCHAIN

Like the first generation of the internet, this second generation promises to disrupt educational models and transform ideas and knowledge. Blockchain (also called distributed ledger), the technology enabling cryptocurrencies like bitcoin and Ethereum will be assimilated to the Project Jaguar ecosystem. It is pulling us into a new era of openness, decentralization and global inclusion. It leverages the resources of a global peer-to-peer network to ensure the integrity of the knowledge exchanged among billions of people and devices without going through a third party. Unlike the internet alone, blockchains are distributed, not centralized; open, not hidden; inclusive, not exclusive; immutable, not alterable; and secure. Blockchain gives us unprecedented capabilities to learn new things in the society. it enables such innovations as artificial intelligence (AI), machine learning, the internet of things (IoT), robotics and even technology in our bodies so that more people can become more creative by creating new things and improving the state of the world.

The vision of Project Jaguars' Blockchain is to provide a platform that facilitates distance learning and online education through our education marketplace, which includes online courses, assignment assistance and textbooks & resources for students globally regardless of country, culture or curriculum. Our ultimate goal to use our the blockchain and our platform to create a global community that facilitates the differences between education systems world-wide and streamlines education for everyone involved. EDUTOKEN provides a free to use and sustainable ecosystem. This vision reaches beyond the core blockchain to include applications and ventures built on top of the Project Jaguar. EDUTOKEN is grounded in sound technology, it is our legacy

and the roots of our platform; a system of self-governance in the shape of an independent network of master nodes forms our trunk and provides stability; and the breadth of projects designed on top of our platform, both realized and imagined, the crown of the tree. EDUTOKEN thus encompasses all facets of the educational ecosystem we are creating.

For these projects to function effectively, the industry requires a secure, transparent, and distributed technology solution. This is why the Project Jaguar needs the Blockchain Technology powered by EDUTOKEN. Our solution is the underlying platform for managing Security, Verification, Distribution, and Decentralization across the different sectors. While performing market interaction analysis and exploring future trends. Our solution will revolutionize education and learning globally. By realizing new learning methods, managing costs, and providing secure and simple access to users, our Ecosystem will enhance and develop the educational sector worldwide.

ICO DETAILS

TOKEN NAME: EDUTOKEN

WHAT DOES THIS TOKEN REPRESENT?

Provides an interaction designed for gaining knowledge, within the Project Jaguar Ecosystem.

PAYMENT STRUCTURE:

Investors who join Pre-ICO will receive a 30% discount. The initial investors will receive a 15% discount, 2nd stage investors will receive a 10% discount. The investors can opt-out after 6 months and collect their returns.

TOTAL SUPPLY: 2,000,000

PRICE PER TOKEN: US – $3

The EDUTOKEN Promotional Strategy

We promote EDUTOKEN through different methods for maximum exposure, such promotional methods include:

1. **INFLUENCERS:** While marketing EDUTOKEN, we also extend beyond the usual field of influence, these foreign connections are exactly what EDUTOKEN needs. Developing honest, authentic, and mutually beneficial relationships with influencers on different social media platforms has helped in making EDUTOKEN more popular among people of different class and age.

2. **WEBSITES:** As an enterprise brand, EDUTOKEN is prominently featured across different top-ranking sites and blogs. This helps to expose EDUTOKEN to an even greater audience

3. **SOCIAL MEDIA:** Social media is pretty much one of our major method of promotion. There are two ways we connect with our audience via social- paid and organic. Below is a quick breakdown of both:

   a. *ORGANIC* - Organic promotion on social media comes in the simple form of having a presence; e.g. a Facebook page, Twitter and Instagram profiles. We connect with our audience in a meaningful way.

b. *PAID* - According to a 2016 report by Kenshoo, mobile app ad click-through rates (CTRs) went up 32% YoY, while the inverse happened to CPC (cost per click), which decreased by 33%. Investing money on EDUTOKEN's promotion boost our discoverability and gets us more people flocking to EDUTOKEN. Because of our broad audiences and ability to segment, Facebook and Instagram are very effective advertising platforms for EDUTOKEN.

4. Word of mouth: Word of mouth is still worth its weight in gold. Due to the value that EDUTOKEN provides, Members cannot help but to invite both friends and families alike.

FUNCTIONALITY

Token Utilities

The native token to use in transacting within the Project Jaguar blockchain will be the EDUTOKEN. The token will use the blockchain technology.

The EDUTOKEN can be used by long term investors, students, teachers, online tutors or others who want to use the services within our ecosystem. EDUTOKEN may be used for payment of educational materials, or for mining incentive adopted by investors. Organizations who employ professional tutors - or in the case of independent school owners can use this token in partnership with Project Jaguar.

Why not use a bank?

Being able to transfer money to someone else without having to use a bank dramatically reduces the complexity and increases the speed of international transfers. This makes international trade easier and cheaper. With the amount of fraud that is reported online people are fearful of entering their financial information to make purchases, especially for small, low cost items. Cryptocurrencies can be anonymous and protect the payor and payee. There are over a billion people in the world that do not have access to a bank, and yet they have access to the internet. There are over 2 billion people in the world without a bank account, and mobile devices and

internet access is growing fast.

Benefits of our EDUTOKEN and our Blockchain

1. Move the value of the token and convert it to local currencies around the world almost instantly with zero cost. Will be stored value securely, privately and digitally.

2. Will be used to record the keys used for buying books. The keys will be stored in the blockchain and can be traded with other users once a user is finished with the book.

3. We will provide a way to trade our Jamboree Club memberships amongst users in case one wants to upgrade, downgrade or trade it in for some tokens. The value of the unused membership (by metric) will be re-converted into tokens and are transferred into their account which they can use or whatever else on our marketplace.

4. The student will have an internal wallet which they can use for services within the Project Jaguar ecosystem and partnered education product suites. This includes:
   a. Paying for private and/or accredited courses
   b. Purchasing courses with third-party tutors on our platform
   c. Paying for help with an assignment
   d. Buying or renting textbooks and other resources online
   e. Paying for our memberships
   f. Making purchases on our ecosystem with partnered companies and businesses.
   g. Trading resources to accommodate the buy/sell nature of our marketplace.

5. Grades and transcripts from accredited programs offered on our platform will be stored on the blockchain and will be used for future reference by other institutions or our internal teachers.

6. Degrees and Certificates will be issued on the blockchain after completing a course and meeting all the requirements.

7. Keeping track of which teacher a student is with and store the progress report on the blockchain

8. EDUTOKEN is digital and cannot be counterfeited or reversed arbitrarily by the sender, as with credit card charge-backs.

9. Everyone can access EDUTOKEN, there are approximately 2.2 billion individuals with access to the Internet or mobile phones who don't currently have access to traditional exchange systems.

10. EDUTOKEN solves the problem of slow transactions, while still maintaining a coin that will be increasing in value.

Market Cap Expectation

Based on previous altcoin data, the price of EDUTOKEN will grow tremendously in a couple of months. An important aspect in the price formation is the limited number of tokens involved in the EDUTOKEN ecosystem. Market capitalization will grow to billions under such conditions in a short period of time.

Stability

Cryptocurrencies are decentralized and are secured by a strong cryptography. The market of cryptocurrency is fast and wide, almost every day, there are many new cryptocurrencies that emerge into the crypto world. EDUTOKEN is established to help with different kinds of transactions worldwide and to ensure that no matter how uncertain the market is nowadays, there is still a coin that our clients and parties that rely on our education marketplace to use.

TOKEN ARCHITECTURE

Necessity of the Tokens

The EduToken, in addition to being used for staking, drives the EduToken smart contract. Controlling staking requirements is used to tune the system. Maintaining a properly tuned staking requirement is difficult if secondary market forces dictate the staked tokens' utility. By using EduToken, the effect of external market fluctuations will be reduced.

Rent-A-Teacher Token Staking - Teaching Session

Students and educators will use the ERC-20-based EduToken to commit to academic program offerings by staking. Participants commit funds (in this case EduToken) to lock in their financial commitment. Project Jaguar's staking model follows pre-defined conditions that grant reward tokens for following through. It holds the fees when commitments are not upheld. When a session is scheduled and the students have met all conditions, the staked tokens will be unlocked. The process is applicable to individual courses and long-term courses (longer than 1 month). They do not require another smart contract. Programs can be set up by configuring course offerings either through Project Jaguar or by Private Educators as defined by a set of prerequisites. Accredited courses will need verification by a third-party Institution.

Users will be able to see other user's educational history, verification status on the Project Jaguar ecosystem, certificates and credibility scores based on information stored in the PJaguar Ecosystem, and blockchain.

Project Jaguar stakes (Teaching Session) = Percent of stake (based on whitelist contract) X number of students X cost to commence with a session

1. An educator stakes EduToken to commit to teach an academic or third party program

2. A student stakes EduToken to commence with an academic Course request

3. An educator can commit to teach an offering that a student requested

4. When all the conditions are met, a Course is 'Started and In Progress'

5. A Started and In Progress Course triggers payment collection in Project Jaguar's settlement system

6. The educator finishes the Course and issues digital certificates to students

7. Staked tokens are unlocked and Project Jaguar pays educators.

Digital Certification

Project Jaguar will also create non-fungible, non-transferable digital certificates to be issued

on the Ethereum blockchain upon completion of an Project Jaguar accredited course or as a

secondary

documentation of other certifications.

Certifications will be indelible, portable and transferable. They will be used for:

1. Committing EduToken to the blockchain, through locking EduToken, to permanently enter

the certification on the chain.

2. Creating indelible proof of completion of programs on the Project Jaguar platform network for

both students and educators

3. Creating a mirrored digital record of proof of completion of degrees and certifications

through other traditional institutions or certification programs

3. EDU-Activity Transactions

Project Jaguar keeps a publicly accessible ledger that keeps track of educational activities as

transactions.

Users with Certificates and Degrees held on our platform

Students

Students post their educational transactions. They will stake EduToken which will be returned if the educational transactions prove to be valid.

1. Project Jaguar will request verification from students' institutions

2. Once confirmed, the students will be notified

3. Students can pay a fee to post certificates on the blockchain

Private Institutions

● Private Institutions can post educational transactions

● Private Institutions can pay a fee to post certificates on the blockchain

Public Institutions

● Public Institutions can post educational transactions

● Students can pay a fee (shared with the institution) to post certificates on the Blockchain

Spectators - For Viewing Certificates

A window seat allows employers, universities, students, educators, service providers, and third-party stakers to access secure data. The information includes digital certificates, Course

activities and completion rates, educator participation from opted-in users and aggregated information within Project Jaguar. Window seat access is completely free but requires account verification. Opted-in users whose data was viewed also receive EduToken.

1. Inquirer logs into Project Jaguar's Ecosystem to see specific data.

2. Inquirer's account will need to be verified with identification or other legal means of proof that meet our criteria.

Once verified, the inquirer has access to user certification data.

Project Jaguar Course Recommendation System

The Project Jaguar Course Course Recommendation System uses data stored within the PJaguar Ecosystem, blockchain and IPFS to make recommendations about educational offerings. A student, for

example, would request a preferred course, date & time and instructor. The Recommendation System finds the closest matches to trigger course initiation. It also creates a smart contract for fulfillment, delivery and payment. The optimization and machine learning algorithms used to identify groups of stakeholders who collectively meet requirements for a Rent-A-Teacher may be secured through validation games under the TrueBit Protocol (https://truebit.io). Validation games ensure the integrity of computations in the Course Recommendation System.

Educator Rating and Survey

Project Jaguar users who participate in an educational offering will receive a questionnaire. Users will be asked to rate other Project Jaguar educators who teach taken courses. Survey responses will influence the educator's level of course execution on the PJaguar Ecosystem, and blockchain. The data collected from this survey will be used to record performance of individual tutors and take action (or none) accordingly.

Renege Policy

Penalties will apply for reneging on Course commitments. Project Jaguar reserves the right to levy

fines after observing user behavior. Project Jaguar aims to incentivize responsible behavior and

avoid

penalizing excessively. Some cases, such as a death in the family, may be unavoidable.

Storing and Verifying Certificates and Degrees held on our platform

Certification By Verification (CBV) Process

Certification By Verification (CBV) is used when a student does not have anyone within our ecosystem to verify their educational transactions. Project Jaguar uses established entities for verification.

1. Students can post educational transactions

    a. Students will stake EduToken, which will be returned if the educational transactions are proved valid

    b. Project Jaguar will request consensus from established institutions

    c. Once confirmed, the students will be notified

    d. Students can pay a fee to post certificates on the blockchain

1. Project Jaguar allows established entities to vote on student self-reported educational transactions

2. To vote, the established entity will stake EduToken

3. If a consensus of five or more established entities agree:

    a. The records are confirmed

    b. The established entities get their stake back

4. Each entity receives a reward as part of the original student stake If no consensus is reached:

    a. Established entities get the stake back

    b. The records are rejected

Project Jaguar Cross-border Settlement Services

Project Jaguar will leverage blockchain-based transaction mechanisms and use EduToken as its core

currency. Use of the tokens will allow for faster, more reliable multi-payer, multi-payee, currency-agnostic transactions for educational offerings.

Examples of purchases included in the settlement services are, but not limited to:

• Deposits and payments from clients and third-party student representatives

• Course payments to educators

• Payments to facilities

• Payment for required Course materials including books

• Payment for service providers (translators, caterers, etc.)

Page | 38

Curriculum Royalty Payment Integration

Educators on the Project Jaguar Platform can license curriculums and course lesson-plans created on the platform to other educators on the platform and earn royalties through a smart contract.

Revenue Sharing Contracts

As Project Jaguar improves efficiency in the education supply chain, it will continue to embrace existing business relationships, including those with industry partners and speaking and literary agents. Project Jaguar will use smart contracts to ensure that revenue-generating opportunities are not lost in transition.

Staking Providers

Staking providers will manually stake tokens for users and/or provide tokens to Project Jaguar to commit to Course offerings on behalf of qualified users. A staking provider's tokens will be returned at the completion of an educational activity. The provider also stands to be rewarded with a 50 percent share (from Project Jaguar's fees) for enabling the Project Jaguar system.

Sponsorships

Education sponsors promote equal access to learning in a safe and secure location for financially or physically disadvantaged users. Sponsoring these individuals will ultimately result in greater earnings and tax revenue.

Most individuals who are sponsored are driven to succeed by someone who believes in them by providing needed resources. A U.S. Department of Education study shows students who are the first in their families to graduate from college can end the cycle of poverty in their generation. Sponsorship include paying for another student's program, curriculum, or Course expenses. Sponsors can specify the types of students they want to support. Some selection criteria may include geography, family income, age, gender and scholastic record.

Velocity Problem

With instantaneous payment, there is a problem with velocity where a token that is spent does not have any real consistent forces on the price. By locking and staking the token, a function for the token of just passing through is created. Further information on the problem: https://www.coindesk.com/blockchain-token-velocity-problem/.