



Dow7Coin

White Paper

V 1.7 by Dow7Coin Team 2021

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"A free economy and strong communities honor the dignity of every person, rewarding effort with justice, promoting upward mobility, and building solidarity among citizens."

Paul Ryan

Our Principles



Principles of the Code of Ethics.

- Integrity. Be loyal, truthful and honest in all professional and business relationships.
- Objectivity. Avoid prejudice, conflicts of interest, or undue influence of third parties that affect professional or business judgment.

Principles of the Code of Conduct.

- Personal responsibility
- Compliance with the law
- Relations with the public
- Limitations on the acceptance of gifts, rewards, hospitality, and discounts.
- Avoid conflicts of interest
- Limitations in political activity
- Conduct in money matters
- Confidentiality and use of official information
- Use of property and official services
- Private purchases of State property by officials
- Work environment



ABSTRACT

The 7 Pillars for the democratization of wealth under this innovative proposal are a 180-degree turn in society through education, good practices, transparency, efficient management, continuous improvement, balance with the environment, respect institutions.

We live in a society, and several aspects are necessary to create wealth. If we all create wealth together, why is it not distributed in a better way? It is correct that those who work the most get more for their work. However, with many profits over few hands, the inequality created causes social problems. Charities, foundations (NGOs), and subsidies would not be necessary if a more equitable distribution of resources were not equal but proportional.

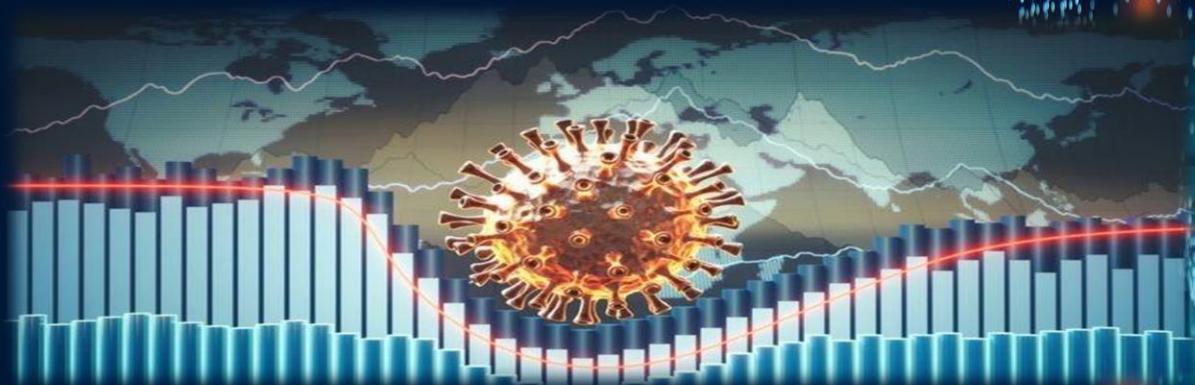
This would also avoid tax evasion and tax havens. If natural resources belong to everyone, why is the benefit only for a few?

Likewise, the air, the seas, and the weather are the same for everyone? The market and supply, as well as demand, indeed determine prices, but in 1776 Adam Smith argued that an invisible hand was the one who moved the markets to obtain their efficiency; that invisible hand in many cases of manipulation has names and surnames.

Through the use of the tools of the capitalist system (in which we live despite everything) and the use of blockchain technology, Dow7Coin is born, a global bet for the financing of projects for the benefit of wealth creators and for the increase of the value of startups (a nascent company of great value and ability to withstand change), companies, artisans, industrialists, farmers, and professionals. A new concept, without borders or partisan policies (according to the interests of a few), is a disruptive proposal to change the status quo from society to the benefit of society.

• 1876 (2.1% contraction)

The System has failed and is going to collapse.



Banks are the biggest obstacle in creating wealth, and the System allows it; they have for centuries enjoyed the immunity of serving toxic cocktails called financial products.

The world economy is supported by a fiduciary model (which depends on credit or trust), in which money is generated

without the support and increases both public and private debt.

The result of this "model" and its "virulent" practices has led to consecutive cycles of crisis and recessions. In the last 150 years alone, humanity has suffered more than 14 major crises and bubbles.

Some of the crises caused by the bank over the years are;

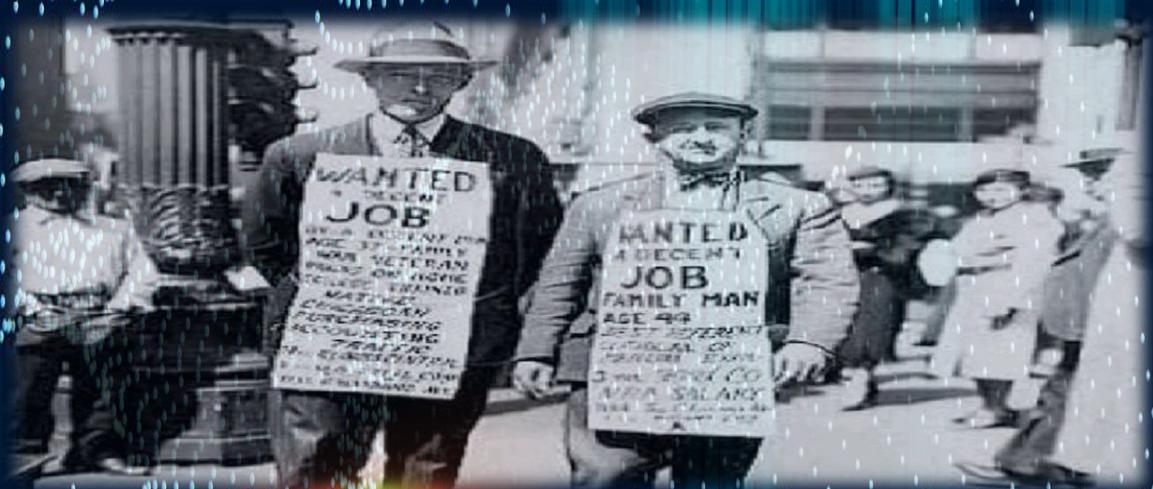
• 1876 (2.1% contraction)

The recession of 1876 was due to the so-called Panic of 1873, a severe financial crisis that caused a depression in North America and Europe that lasted until 1879. Among its many causes are American inflation, rampant speculative investments (predominantly in the world rail boom), the silver demonetization in the United States and Germany, and the Franco-Prussian War (1870-1871).

• 1885 (0.02% contraction)

The contraction of the global economy in 1885 is directly related to the American recession that lasted from 1882 to 1885. At 38 months, it was the third-largest recession in the United States, after the Great Depression of 1929 and the Great Depression of 1873. In May 1884, the collapse of a brokerage, Grant & Ward, caused a widespread crash in the nation's stock market, severely hitting the American economy.

- 1885 (0.02% contraction).
- 1885 (0.02% contraction).



- **1893 (0.8% contraction).**

The crisis of 1893 was a severe economic depression in the United States that ended in 1897, profoundly affecting all sectors of the economy and unleashing political problems. For the first time, the level of unemployment in the United States exceeded 10% for more than half a decade. It is worth remembering that the period that lasted from 1873 to 1879 or 1896 (depending on the metric used) was dubbed as the 'Great Depression' and kept that name until the other Great Depression of 1930. It mainly affected Europe and the United States. Although it was a period of economic contraction and widespread deflation, it was not as severe as the financial crisis of 1930.

- **1908 (3% contraction).**

The panic of 1907 was the first global financial crisis of the 20th century, only exceeded in severity by the Great Depression of 1930. This recession created an important legacy, as it spurred the currency reform movement that led to the establishment of the Federal Reserve of the United States central bank. Economists argue that the lessons of the 1907 panic changed how New York bankers perceived the importance of a central bank because panic was installed primarily among trust companies, institutions that competed with banks for deposits.

- **1914 (6.7% contraction).**

The recession of 1914 coincided with the beginning of the First World War. Economists say that this contraction, although severe, was overshadowed and forgotten by another crisis, the diplomatic one, which caused the first global conflict in history. As confrontation grew increasingly imminent, fear in global markets triggered a major financial panic.

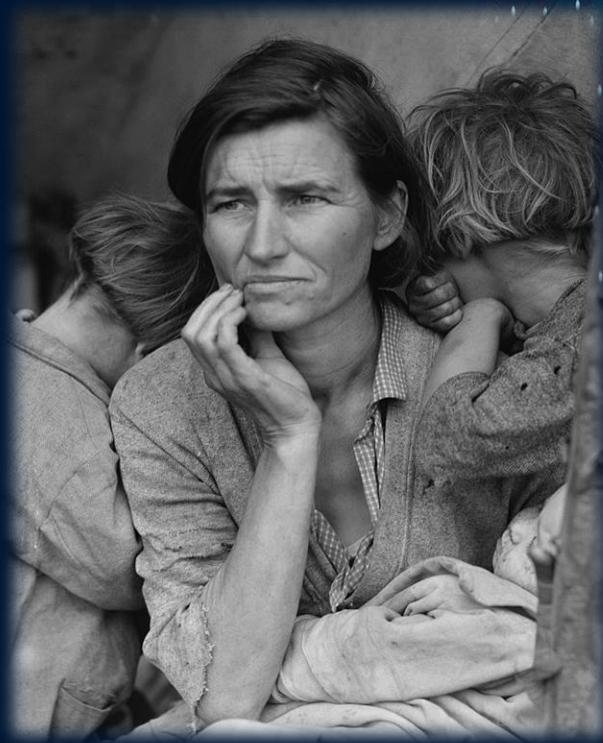


- **1930-1932 (17.6% contraction).**

Considered the worst economic recession of the capitalist system of the 20th century, the Great Depression, also known as the Crisis of 1929, began that year with the collapse of the New York Stock Exchange.

Several countries in the world suffered the devastating effects of this financial cataclysm.

The image continues to cause dismay to see a mother unable to feed her children...



- **1938 (0.5% contraction).**

The recession began in 1937 during the recovery from the Great Depression.
"Conventional economic responses to a recession are not going to work until people can safely get back to work" - Paul Romer, Nobel economist.
US real GDP fell by 10%, unemployment declined considerably after 1933 and reached 20%, and industrial production contracted 32%.
Children were used in protests to demand work, highlighting social desperation.

- **1945-1946 (15.4% contraction).**

The recession of 1945-1946 was the direct result of the postwar period. The conflict, which involved more than 70 countries, caused severe damage to the world economy, particularly Europe and the United States.

- **1975 (0.8% contraction).**

The 1973-1975 recession or also called the 1970s recession, was a period of economic stagnation in much of the Western world that ended the economic boom that followed World War II.
Unlike previous recessions, it was "stagflation," a combination of recession and high inflation.



Among its leading causes were the 1973 oil crisis and the collapse of the Bretton Woods international economic management system with the so-called "Nixon shock," a series of measures adopted by US President Richard Nixon that included ending convertibility unilaterally of the dollar in gold.

- **1982 (1.3% contraction).**



The recession of the early 1980s was a severe economic crisis that affected much of the developed world in the late 1970s and early 1980s.

Its effects were not as long-lasting in the United States and Japan, but high unemployment continued to affect other OECD (Organization for Economic Cooperation and Development) countries until at least 1985.

Its origins date back to the 1973 oil crisis and the 1979 energy crisis. Until then, it was the deepest recession since the postwar period.

- **1991 (0.3% contraction).**

The recession of the early 1990s affected much of the Western world.

It is believed to have been caused by tight monetary policy enacted by central banks, primarily in response to concerns about inflation, loss of consumer and business confidence.

Those factors resulted from the oil price shock in 1990, the end of the Cold War and the subsequent drop in defense spending, the savings and loan crisis, and the drop-in office construction as a result of over-construction in the 1980s.

The international economic scenario has undergone significant changes since the 1990s, in which the phenomenon of globalization began to emerge, which, influenced by technological and computerized modernization, affected the production dynamics of companies and, therefore, the behavior of companies markets worldwide gave rise to a new international economic order. In this new context, countries become more interconnected, being the world market and its new rules, which began to regulate all kinds of commercial relations between nations. The Latin American economy was not left out of these new changes, suffering in many cases the effects of crises produced in other states.

The confined continent

Lockdown severity*, 100=most locked down
Seven-day moving average



- **2009 (2.9% contraction).**



The 2009 recession arose from the collapse of the US housing market due to the 2007-2008 financial crisis and the subprime mortgage crisis.

As a result, various companies and banks had to be bailed out by central governments around the world.

How the coronavirus pandemic exacerbated the gap between the presidents of Brazil and Argentina, the two leading economies of South America.

According to the IMF (International Monetary Fund), it was "the most serious economic and financial collapse since the Great Depression of the 1930s."

Most developed economies were in a recession, emerging countries suffered a proportionately much less impact. By way of comparison, in 2009, the US GDP fell by 2.5% while the Brazilian, by 0.1%. The following year, Brazil registered a resounding growth of 7.5%.

- **2020 (6.2% contraction).**

According to the World Bank, the world economy is expected to shrink by more than 5% due to the covid-19 pandemic.

The new virus, which originated in China, forced most countries to implement strong measures to restrict the movement of people.

With populations limited by fear of saturation of health systems, economic exchanges were severely hampered.

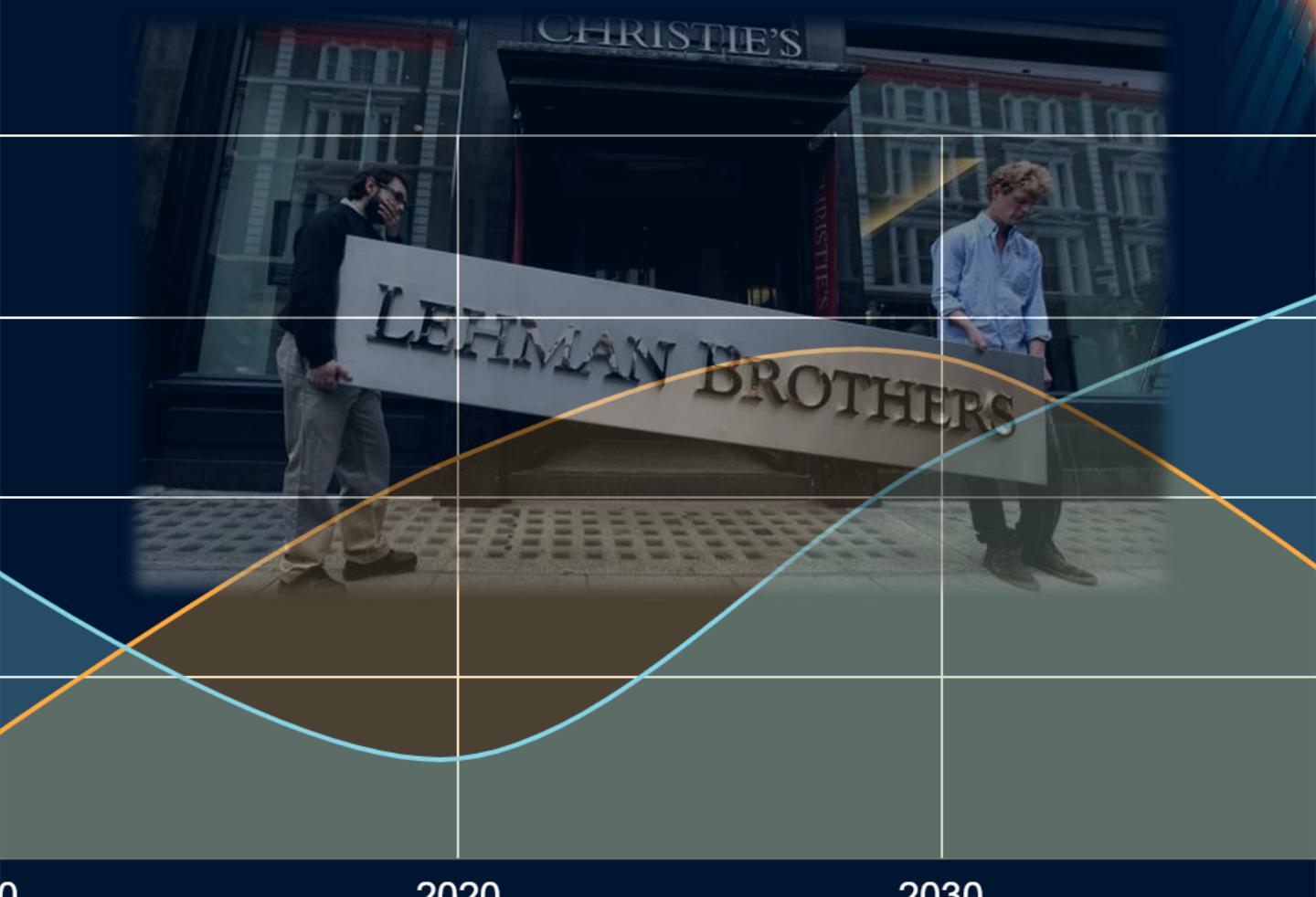
"Current forecasts suggest that the global coronavirus recession will be the deepest since World War II, with most economies experiencing declines in GDP per capita since 1870," said economists Ayhan Kose and Naotaka Sugawara on the blog from the World Bank.



Direct disadvantages of the banks.

- **Power rests with the rich:** The rich countries or economically influential countries have more power over the developing countries, resulting from unfairness in the assistance offered.
- **World Bank Policies:** There has been much criticism on the bank for its slowness to assist and its failing policies. It is mainly used as a device for free-market countries.
- **Puts failure burden on the masses:** If there is a failure, there will be a burden on the poor since it will not provide some fundamental needs to the masses.
- **Undermine state:** There are, however, controversies that the World Bank will undermine the state as the leading provider of essential products and services such as health care facilities and education.
- **Promote inflation:** As a result of its free-market reforms, this inflation can promote the world's inflation and result in an international trade that is state-dominated.
- **Unfair conditions:** Unfair conditions have been attached to the support provided and to World Bank loans.
- **Free market:** The free market's economic model is being pushed to third-world countries. Also, the bank has been criticized for ignoring equity.
- **Uncompetitive economy:** The free market advocated could result in harmful economic development if not properly implemented.
- **Funding:** The bank receives criticism because it is always headed by an American, and the United States provides the majority of the funding.

- **Sovereign immunity:** World Bank requires sovereign immunity from the 184 related countries. Sovereign immunity does not give the holders the legal liability of any action.
- **Failure to learn from past mistakes.** The World Bank has been extremely criticized for not being able to learn from past mistakes.
- **Biased in decision making.** It is unfortunate that many of the decisions made by the World Bank have been deemed biased and inconsistent. Only the significant shareholders take part in decision-making, and this is seen as a dictatorship.
- **The bank does not safeguard forests.** In some cases, the bank has not succeeded in protecting the forests, and this made it overstep the boundaries of the local individuals.
- **Being in support of moral hazard.** Some World Bank nations, such as Italy and Greece, have been criticized for going after huge budgets that they cannot sustain. It is believed that they do this because the World Bank will always give them a helping hand.



Stay calm; we have the solution at hand.



CRYPTOCURRENCY

In simple words, we all live in a digital world where different transactions are executed on the internet. In the past years, investors have shown excitement about this option because it allows them to work conveniently. Secondly, with the abundance of online investment options, they can rest assured about making varying choices. If you are reading this as a prospective investor, then this is the right place for you.

Secondly, if you have been sifting through different articles in line with online payments, you must have been familiar with the concept of "cryptocurrency." Understand that cryptocurrency is a totality of virtual currencies that are secured with cryptography. You should also note that notes about cryptocurrency cannot be overspent or counterfeited. Because digital currency is decentralized, each transaction on the blockchain is stored in blocks of computers. This currency provides the privilege of anonymity, which means people will use it for transactions only when they are repulsed by the government or the third party's interference.

With the global popularity of virtual currency, there has been an exponential increase in the concept of cryptocurrency investment. With just a few compelling reasons, experts have claimed that cryptocurrency is here to stay. Therefore, as we move through this digital age, we all applaud the incredibly great features of settling for this option. Going further, we shall discuss a few strong reasons that will hold the reputation of the cryptocurrency:

Great and Amazing Returns: Although cryptocurrencies have been in existence for a while now, they still have proved their ability to the world. The reason is that investing in them is the easiest way to earn skyrocketing profit quickly. Contrary to stocks that only will rise to 20\$ for some years, cryptocurrency investment can easily magnify 100%. Although risks are involved, people do not get tired from diving full throttle in this investment option. However, those who invest with a winning strategy could be at the receiving end of the damage at some point.

High Volatility: You should understand that there is high volatility in cryptocurrencies. This could sound negative to the investors, but they would begin with a proper work concept before considering this choice. You should also understand how essential strategy is in the trading world. Even if you have a lot of money to invest, not without a smart strategy will cause much damage. Before you invest, you should weigh the pros and cons.

Innovation Potential: In the crypto world, there can be price change in just seconds. This means you will wake up to a new rate of cryptocurrencies every day and earn huge profits. This is why innovative minds are continually invested in developing an intelligent strategy to invest in cryptocurrencies. As we speak, many trading tools are being utilized with artificial intelligence to predict what the future holds on crypto. We are much likely to witness cryptocurrency advisory tools that will save time and suggest the best time to invest in the future. Today, if you surf the web, you will find many tools that work as a catalyst to speed up the process.

Since no investor wants to risk a lot of money in one box, the predictability of a trend can help. because of this, here are some of the current crypto tools in the current market:

- Mining Tools
- Block Explorers
- Research Report Tools
- Analytics Tool
- Price Prediction Tools
- Portfolio Trackers
- Trading Bots
- Exchanges



Tools that identify the future rate of cryptocurrencies will soon be made available to all..

No Government Interference: Investing in cryptocurrency has great benefits; one of them is that the government does not control them. This is why we have lots of cryptocurrency investors. On a second note, individuals are swooning over-investing in cryptocurrencies because everyone can enjoy the platform without any form of discrimination or prejudice. Once you're among the crypto world, rest assured that you can do everything anonymously, as your identity remains discrete. Also, transferring funds overseas is even much easier than before due to its speedy transactions.

High Liquidity: Cryptocurrencies are chanted as highly liquid. Simply put, you can easily purchase and sell cryptocurrency anytime you want. You will have the opportunity to auto trade in some trading options. This does depict that the process becomes even more convenient, and you can sleep without getting disturbed. For this reason, cryptocurrency is here to stay, and it will become the future of investment for many individuals around the world.



ABOUT DOW7COIN

Our strategy to solve the problem using the tools of the market and technology allows a new model, the creation and democratization of wealth, born with a token that will later become a cryptocurrency under its protocol. This new protocol guarantees the diversification of investment based on a network and applications such as electronic contracts, financial services, communication, and especially projection through high level encryption system.

Decentralized blockchain technology allows the elimination of intermediaries, erases the borders and cumbersome processes of traditional banking. It is a technology that consists of three fundamental components.

- A transaction.
- A record of transactions.
- A system that verifies and stores the transaction.



The blocks are generated through open-source software and record information about when and in what sequence the transaction took place. This 'block' chronologically stores information on all the transactions that take place in the chain. Hence, the name blockchain is a database with stamped and immutable time information of each transaction replicated on servers around the world. This technology is the basis of bitcoin, a cryptographic currency, the most famous and strongest virtual currency or cryptocurrency.

The Blockchain system is therefore based on a network of nodes, that is, a decentralized network of nodes (virtual machines with direct connection input/output or physical hosts) equal connected between which the information is distributed, and, since there is no central entity, it is the same network that verifies the transactions that are executed.

WITH DOW7COIN, YOU STAND A CHANCE TO ENJOY THE BENEFITS OF CRYPTOCURRENCY CONTINUALLY.

This System makes transactions and how they are executed, a key factor of it. In addition, transactions do not have to be only economical. In the blockchain system, you can make contracts, register goods and properties, have individual ownership of objects in a virtual game or society, and other exciting uses. While understanding the power of the decentralized or distributed network, shown below, having a more significant number of nodes (junction points) is more secure, fast, in its communications, and immutable.

The solution with Dow7Coin Token: We create wealth together by purchasing the Dow7Coin and the financial products and projects created on the platform: A friendly platform that finances development, social, production, ecological, educational projects, and so on. With the selection of profitable projects in which an investment is made, equity obtained guarantees a minimum return of 13% yearly in 3-year compound interest, which exceeds 44% of the capital and guarantees a high and constant profit to the investor.

Compared with the high speculative profit of the crypto market, the proposal might seem unattractive. However, the profit of more than 44% can be 200, 300, 400%, or more and without the risk of losing everything like the “trading” in crypto market due to speculation, volatility, or manipulation of whales.

This token is beneficial for entrepreneurs, workers, farmers, companies, etc., and even decentralized governments, municipalities and states, that modernize and adapt to this proposal.



HOW DOES IT WORK?

Dow7Coin is a platform for financing projects based on Blockchain and has a Token (cryptocurrency) called DOW7. The creation and democratization of wealth are possible; the secret is to invest in profitable, disruptive, innovative, and technological projects that, beyond their capitalization, increase their value several times, from their inception to consolidation, obtaining high profitability.

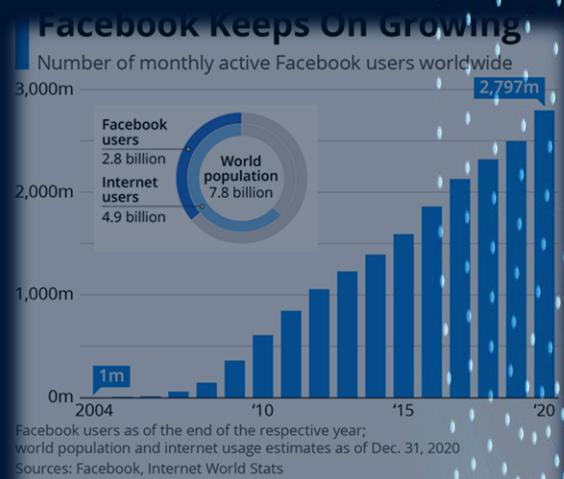
The value of DOW7 grows with the projects, and this is added to the ROI of each company, an undertaking that gives value in the creation of wealth and its democratization.

The projects applied on the platform are qualified through an automated system that simplifies the process; thus, granting a higher classification according to various parameters, jobs, technology, social and environmental impact, benefit to society and return on investment.

Examples:

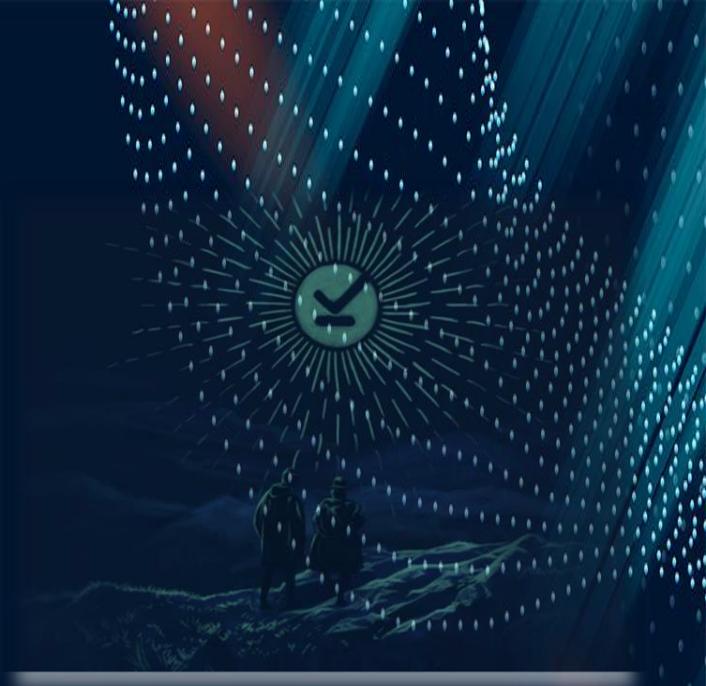
Facebook was born in 2003 with a site called Facemash and with a capital of \$ 1,000 loaned by its partner and roommate, 2004 it received the first investment of \$ 500,000.00 for 10% of the shares, and the growth it has experienced throughout this

time has led him to be a unicorn, Microsoft buys 1.6% of Facebook for \$ 240,000.00 million, Facebook hit a \$1 trillion valuation for the first time on Monday after an antitrust court victory. A US judge dismissed two lawsuits lodged against Facebook by the FTC and state attorneys general. The social-media giant is the youngest of five US companies to reach the trillion-dollar milestone.



YES! YOUR PROJECT CAN BE ENHANCED AS WELL

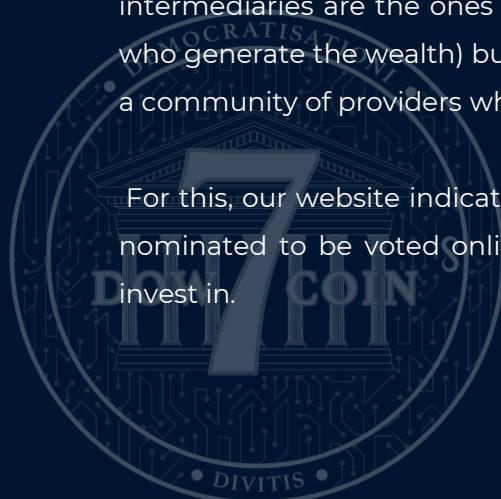
Kushki, founded in March 2015, an Ecuadorian digital payment media startup, is currently considered a technology giant. At the beginning of June 2021 raised \$ 84 M (accumulated) and now has a valuation of \$ 600 million. High profitability occurs in the value of companies, so how are companies valued? The companies are valued in part by their capital to add the business model, technology, patents, brand, franchises.



Dow7Coin holders can exchange their tokens for goods and services or participate in the projects and monetize their tokens in the crypto market worldwide. The more Dow7Coin grows organically and finances projects, the more value it acquires; let's look at another example: A professional acquires Dow7Coin as an investment for the future, it grows as companies produce and pay dividends, but professionals, artisans, and people in general also provide goods and services, the projects supported by Dow7Coin may be adapted in Limited Companies and Corporations that are subsequently listed on the local, regional and international stock markets according to their volume.

The goal is to democratize wealth and distribute it through stocks, profits, goods, and services using decentralized technology backed by Dow7Coin. The proposal solves a problem, not only of financing for projects and vulnerable sectors (where intermediaries are the ones who obtain the greatest profit to the detriment of those who generate the wealth) but providing liquidity to entrepreneurs who pay services in a community of providers who receive Dow7coin.

For this, our website indicates how to apply for projects, which will be evaluated and nominated to be voted online, and those who acquire their tokens decide what to invest in.



DOW7 DYNAMIC PLATFORM

The Dow7 team have developed an automated platform where entrepreneurs can submit their projects and obtain a prequalification through an algorithm that takes into account the following aspects:

- Work team
- Technology and innovation
- Environmental impact
- Benefit and social inclusion
- Value chain
- Job positions
- Wealth creation
- Propose to the investor
- Return of investment
- Democratization of the project

All under a template where they can develop their project in an automated and standardized way.

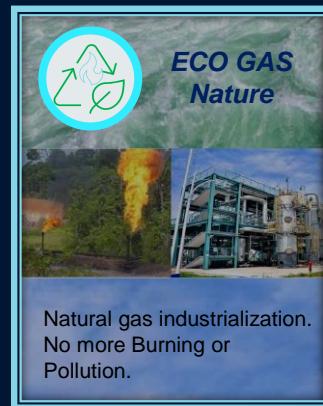
Application and approval of the project

- Applicant user registry.
- Project application with basic data.
- Automatic response to the sender of the receipt of your data.
- Validation of the basic data of the project.
- Response of the status of the prequalification of the project.
- Request for new project data.
- Project evaluation.
- Answer and contact the person in charge of the applicant project.



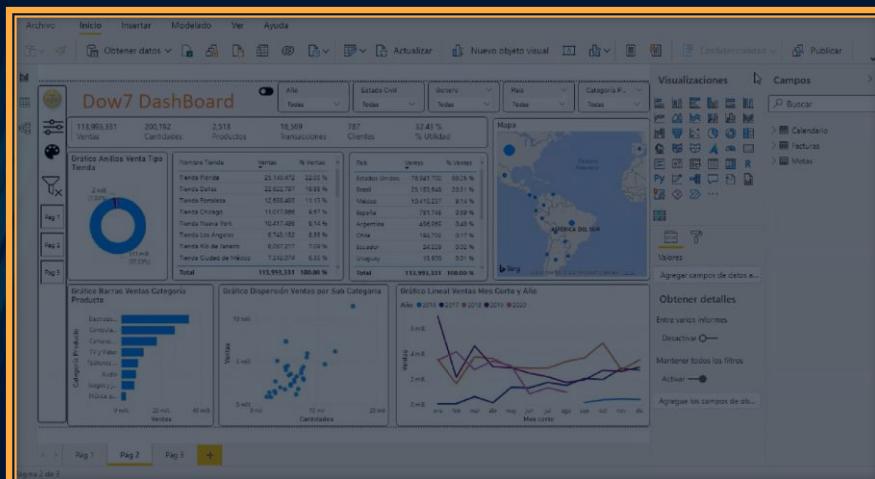
Qualification of the Nominated Projects

The qualification of the project is automatic through an algorithm, this considers several aspects for the punctuation, for example, social and environmental impact, jobs, democratization, and ROI.



Digital Dashboard GPS

Through a dashboard, the holders of the Dow7 holders have visibility and traceability of the projects



DOW7 WALLET

Dow 7 wallet is decentralized Peer-to-Peer Mobile Payment App Development.

At its core, our peer-to-peer (person-to-person) payment app is a mobile application that enables users to perform electronic tokens, coins, and money transfers. With the P2P Dow7 mobile wallet app, you can start to save and transfer your Dow7; you can also have a range of use in the future cases that will include:

- Dow7 by Real-time transactions or payments (RTM technology) and Distributed Ledger Technology/Blockchain and smart contracts facilitate solutions that provide enhanced security and cost-efficiency.
- Dow 7 develops Business applications designed to serve this purpose P2P FX (Foreign Exchange), our application aims to bring users together worldwide. They eliminate intermediaries, such as banks, and brokers, which results in up to 90 percent cost savings on international exchange and transfer fees.
- Dow7 P2P lending platforms will enable users to avail themselves of repayable microloans at lower interest rates than banks, with more benefits for our investors looking to monetize their funds in fragments.

OUR DOW7 P2P WALLET

The Trust Wallet app is a mobile crypto wallet. It's available for iOS, Android, the process is pretty much the same for most DeFi platforms out there.

Install the app according to your specific device. After opening Dow 7 wallet, go ahead and click [Create a new wallet].

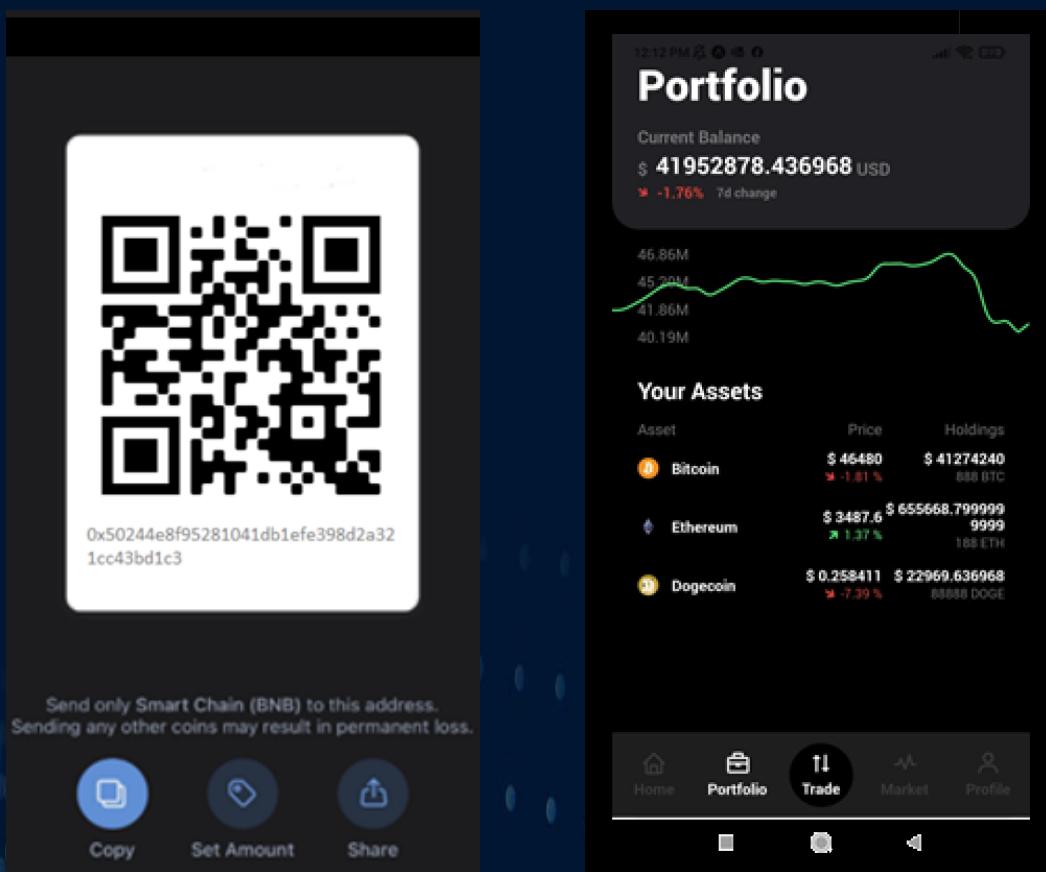


You now should have successfully set up your crypto wallet, and you'll find yourself on the [Wallet] tab.

OUR DOW7 P2P WALLET

One of the most basic and elementary functions that we can perform with wallets or purses cryptocurrency is sending and receiving payments. In fact, performing these operations is as simple as opening your wallet, entering the address where to send the payment, enter the amount of money and click on "Submit" so that the payment begins to be processed by the network.

Dow 7 Wallet provides live streams and price updates from cryptocurrency exchanges. They can even alert you to important market activities in real time.

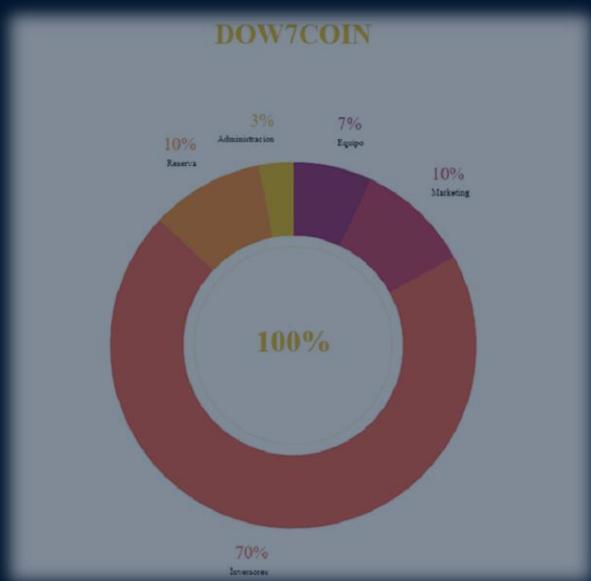


OUR TOKEN FEATURES

DOW7Coin is a token based on the Binance BEP-20 platform. It is an extension of ERC-20, which is the most popular token standard on the Ethereum Blockchain. Similarly, BEP-20 is the standard token of the Binance Smart Chain platform.

This token defines who can use it, spend it, how it is spent, and other related details.

- The token is a Utility: DOW7Coin helps in the capitalization or financing of projects for startups, companies, or project development groups.
- Holders will be able to exchange Dow7Coin with each other for goods and services through a virtual wallet.
- Initial supply: - **77,777,777**
- **Contract:** [0x50244e8f95281041db1efe398d2a321cc43bd1c3](https://etherscan.io/address/0x50244e8f95281041db1efe398d2a321cc43bd1c3)
- Decimals: 9
- Settings: Possibility to burning, deflationary.



DOW7Coin distribution:

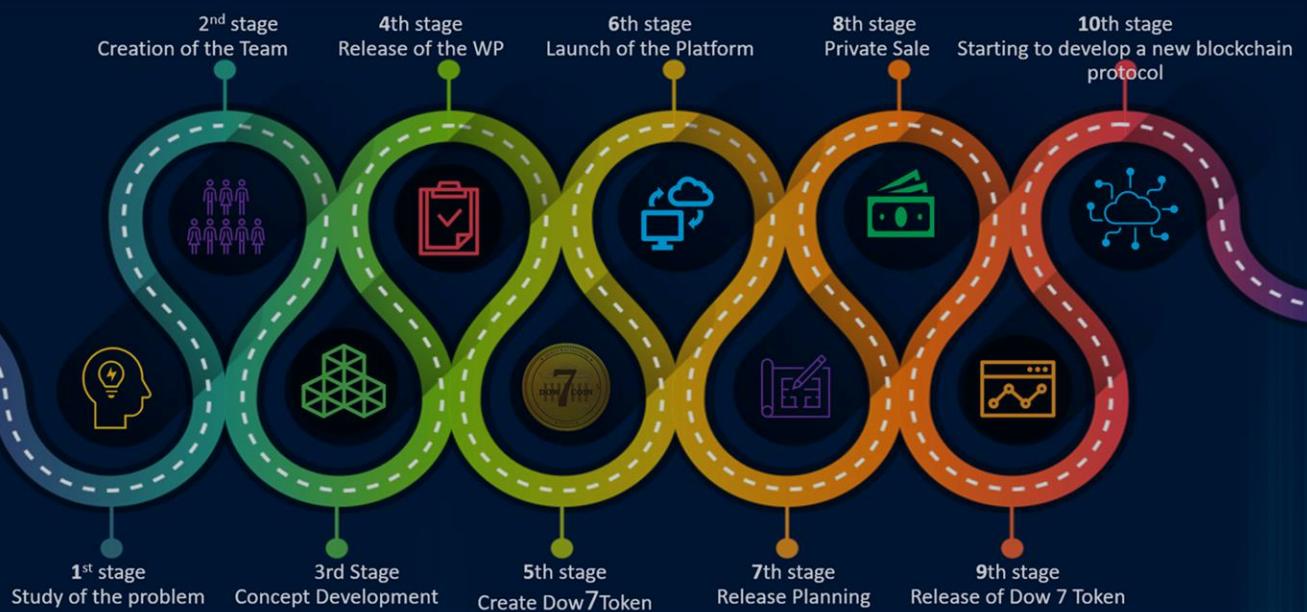
- The Dow7Coin Team: 7%
- Marketing WW: 10%
- Investors: 70%
- Administration: 3%
- Reserve: 10%

ROADMAP

The project is the beginning and the conclusion of several years of individual and teamwork. All of them belong to various project teams working for years and are now united in a single objective. The roadmap is based on objectives and not on time, the percentage of the sale of Dow7Coin, or its increasing valuation, whichever comes first.

Stages to launch:

- Study of the problem
- Creation of the Team
- Concept development
- Release of the WP
- Create Dow7 Token
- Launch of the platform for projects
- Release planning
- Private Sale
- Release of Dow7 token
- Starting to develop a new blockchain protocol



The execution of the project depends on the distribution and capitalization of Dow7Coin and its valuation for the execution of the projects.

MEET OUR TEAM

The Dow7Coin team is configured in 3 divisions:

- Governance and Project Management
- Developers and IT support
- Marketing and Communication



The Dow7Coin team members are made up of entrepreneurs, businessmen, professionals, students aligned with the concept of the 7 Pillars of democratization and wealth creation. We have an interdisciplinary team that will evaluate and accommodate all kinds of projects.

Some of the team members are:

"Imagination is more important than knowledge. For knowledge is limited, whereas imagination embraces the entire world, stimulating progress, giving birth to evolution."

By Albert Einstein.



Alex Carrera

Business Consultant

Petroleum Geology, mining, and Geothermal engineering
Project management & Business development

"Luck is what happens when preparation meets opportunity."

- By Seneca



Franklin Curay

IT Engineer, MPDE, PMP®-PMI®, PMI-ACP®
Project Manager Expert, Risk Expert

"Any time is perfect to learn something new!"

- By Albert Einstein"



Cesar Vera Quintana
Informatic Engineer
Information Technology Expert

"Passwords are like underwear. You can't let anyone see it, you must change it regularly, and you must not share it with strangers."

- By Chris Pirillo"



Ludwig Pucha Cofrep, Ing. Fin, Web Dev, BI
Fintech, Crowdfunding, Micro-factoring, Business Intelligence,
Financial Expert
Co-founder Fintech Banco Estudiantil

"If you can dream it, you can do it.

By Walt Disney



Ana Cárdenas
Medical Visitor, Marketer,
Entrepreneur, Networker

*"Millions saw the apple fall,
but Newton was the one who
asked why."*

- by Bernard Baruch



Bernardo Cordero
Chem Engineer, DMD, CAPM-PMI®
Digital Marketing Diplomate, Project Management Certificate

To take advantage of the opportunities Learn, take action and Undertake.



José Luis Suárez
Master in Education - Electrical Engineer
Education Technology Expert, Community Management Expert

"The reasonable man adapts to the world; the unreasonable persists in trying to adapt the world to him. Therefore, all progress depends on the unreasonable man."

-By George Bernard Shaw"



Eliana Toapanta
MSc Logistics - Informatics Bachelor
Operations and Logistic Expert

*Patience and Discipline
are the Foundation of
Success*



Enrique Valadez
Digital Trainer in Database MT.
Automations in Database Tools (Excel, Power BI, etc.)

*I'd rather be criticized for
doing something, than
for doing nothing.*



Kevin Palma
MK Student
Marketing and Communication Practitioner

"The only way to do great work is to love what you do".
- By Steve Jobs



José Fernando Estrada Benalcazar
Mechanical Engineering Student
Patacoin (PTC) Token, Developer, and Founder.

"We are what we repeatedly do; excellence, then, is not an act but a habit."
-By Aristotle



Armando Portalanza, Petroleum Engineering.
Project Manager.

Faith, perseverance, discipline and knowledge is the basis for success



Pélix Patiño Medina
IT Engineer
Senior Software Developer

"The reasonable man adapts himself to the world: the unreasonable one persists in trying to adapt the world to himself. Therefore, all progress depends on the unreasonable man."
- By George Bernard Shaw



Pablo Vázquez Civil Engineer,
MBA,PMP® Project Management,
CEO

"There are many bad reasons to start a business. But there is only one good reason and I think you know what it is: to change the world.

-By Phil Libin.



Ricardo Rivadeneira
MBA, DBA.
CEO INDUBUS GROUP. Business Administration Expert

Only those who risk falling can achieve great things...

-By Robert F. Kennedy



Juan Mejia
Artist
University Teacher, Social Communication

Failure is so important. We speak about success all the time. It is the ability to resist failure or use failure that often leads to greater success. I've met people who don't want to try for fear of failing.

J. K. Rowling



Marcelo Paute, Educational
Bachelor Education of Children
Expert, Entrepreneur.

I can accept failure, everyone fails at something. But I can't accept not trying.

-By Michael Jordan



Luis Enriquez, ITL
Information Technology Lawyer, Digital Forensics
Examiner, Data Recovery Expert



Armando Herrera
IT Engineer
TI Security Expert

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