



# ee Project

WORLDWIDE VIRTUAL MOBILE OPERATOR

WE REINVENT THE COMMUNICATION

«Creativity is just connecting things. When you ask creative people how they did something, they feel a little guilty because they didn't really do it, they just saw something. It seemed obvious to them after a while. That's because they were able to connect experiences they've had and synthesize new things. And the reason they were able to do that was that they've had more experiences or they have thought more about their experiences than other people.»

*Steve Jobs*

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# MoBee Project

## Short brief

The MoBee project offers the cryptocommunity the MBE token which is really backed by mobile services and is based on fast capitalization due to increased subscriber base and demand for mobile services in general.

Our goal is to create a mobile virtual operator.

### The weaknesses of the existing mobile operators:

- ✗ The subscribers missing opportunities to create flexible price plans adjusted to their needs
- ✗ The operators do not let customers use their funds on the subscriber accounts as their own wallet to pay for goods and services
- ✗ Failing to integrate financial activity into their work, the operators miss opportunities to earn extra profit. This prevents an average subscriber from using their money resources kept on their subscriber account as a tool for additional opportunities (money transfers, a deposit, a credit, an overdraft, an installment plan)
- ✗ Operators do not use the opportunities for mutually beneficial partner cooperation with different business networks (retail, insurance, tourist, logistics, hotel)
- ✗ Operators are confined to their geographic location when they provide their services
- ✗ Lack of possibilities to pay for services in a cryptocurrency

We offer a different approach.

While creating a mobile virtual operator, we selected a development strategy based on the weaknesses of the existing operators.

The project is founded on the global demand for mobile services where an average subscriber is offered a wide range of opportunities.

#### PRE-ICO

15 March 2018

Goal: 3500 ETH

MBE token cost: 0,006 ETH

#### ICO

15 May 2018

Hard cap.: 90000 ETH

MBE token cost: 0,007-0,009 ETH

Please see [www.mobeetel.co](http://www.mobeetel.co) for details and the ICO news

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## TEAM

## ROADMAP

# The Three-Link Idea

The three-link idea is based on the operation of the three components and on the common interest of the project participants: mobile operators, subscribers and telecoms community experts.



We offer a simple and clear project to create the MoBee mobile virtual operator using the Ethereum blockchain and our MBE token. Any mobile virtual operator's job is based on reselling other operators' traffic.

Our scheme offers the biggest financial gains to both **subscribers** and **mobile operators**.

## The subscribers who will use the MoBee virtual operator will get:

- ✓ A wide range of mobile services at a good price, payable in cryptocurrency, with the possibility to adjust the price plans to their needs in a flexible manner worldwide
- ✓ The opportunity to pay for goods and services in partner networks with additional bonus cashback services, loyalty programmes.
- ✓ The powerful DiStream money-box tool for managing the profile, the mobile services and the integrated financial instruments in order to multiply the crypto-funds on the subscriber account

## The mobile operators receive:

- ✓ The NetWorx platform, a user-friendly and efficient instrument enabling their access to the market of telecoms freelance experts and outsourcing companies
- ✓ Using the mobile traffic to pay for their infrastructure maintenance. This is an opportunity to cut dramatically their operational and capital expenses
- ✓ An opportunity to significantly increase the efficiency of their work focusing on the development of new services, on customer-care issues and customer preferences

# The Three-Link Idea

## The MoBee Virtual Operator

The development of a blockchain as an advanced technology rests on three factors:

✓ Relevance

✓ Backing

✓ Realization

The creation of a mobile virtual operator using a cryptocurrency for all internal settlements within the extensive ecosystem of MoBee gives a strong impetus to the development of a blockchain due to the fact that all the factors are met.

### RELEVANCE

More than  
**70%**  
Earth's  
population

The telecoms market, and more specifically the mobile communications market, currently covers **more than 70%** of the world population, remaining one of the largest global markets. On the one hand, this is due to a huge subscriber base which counts more than 6 bn people, on the other hand, this is a high-profit industry which employs millions of experts and professionals of all levels. The creation of a virtual operator exploiting the infrastructure of the existing mobile operators offers the possibility of a sweeping global scaling of business. And the launch of a

mobile operator enabling cryptocurrency payments opens a truly large and evident niche for changing the stagnating market and gives a new breath to the communications industry.

With our mobile virtual operator, we offer a whole new working scheme.

Bearing in mind the trend for the globalization of many industries, our proposal will be hailed by the overwhelming majority of the planet's population, and this is a multi-billion market in the USD equivalent.

Thus, we ensure the availability of one of the blockchain development factors and solve three problems at once:

1

We increase the number of cryptocurrency users from several dozens of millions (CCAF, Global Cryptocurrency Benchmarking Study) to several billions due to the introduction of the mass segment of the mobile services market.

2

We make each mobile user a cryptocurrency user

3

We enable the switch of mobile subscribers to cryptocurrency payments

# The Three-Link Idea

## The MoBee Virtual Operator

### BACKING

When we offer our token, **we stand out among many** ICO projects where the cryptocurrency is backed by nothing and is supported only by the speculative component.

Each market surge, any unsuccessful message by media or stakeholders, any negative feedback make these cryptocurrencies extremely unstable and susceptible to huge volatility.

By introducing the cryptocurrency payment technology to the high-yield economy sector with an extensive geographical reach **we back our MBE token with a stable**, routinely demanded and vitally important service, which is mobile communications services. Thus, **we considerably protect** our cryptocurrency from volatility risks and ensure the stability of the exchange rate and the growth as long as the business is scaled.



# The Three-Link Idea

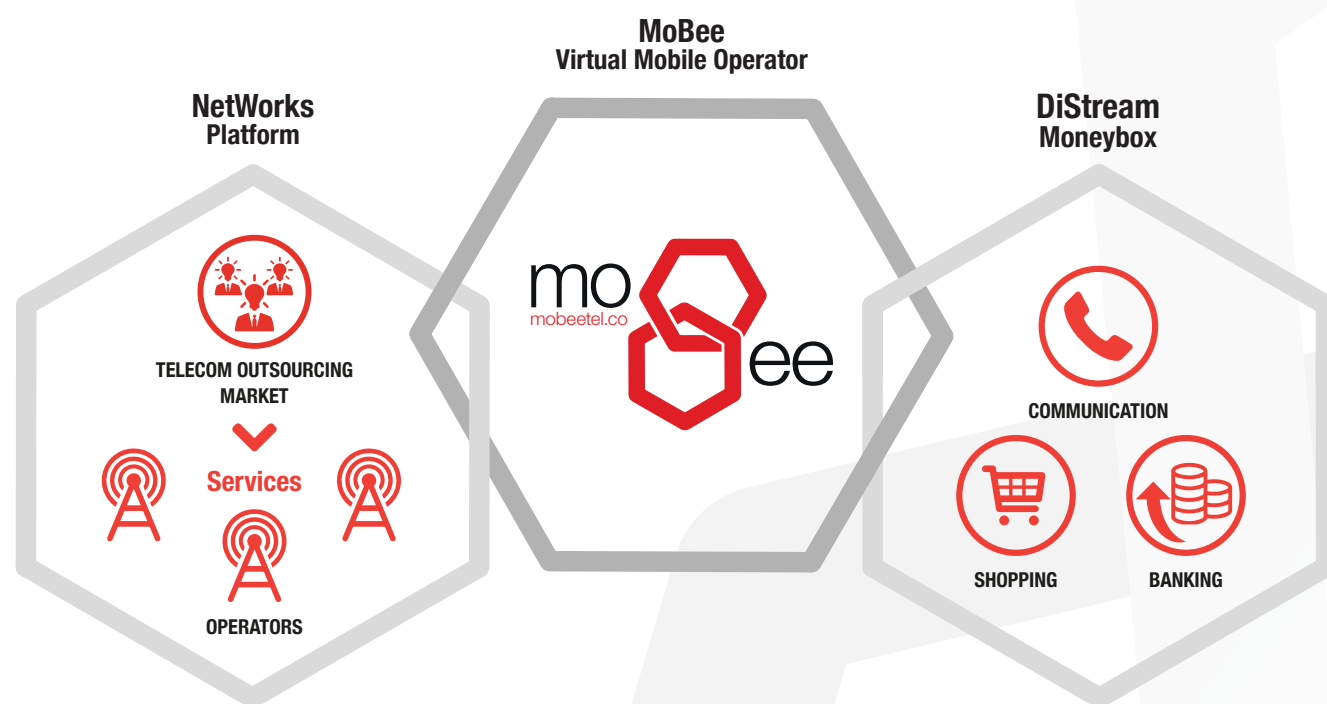
## The MoBee Virtual Operator

### REALIZATION

Any mobile virtual operator's job is based on reselling other operators' traffic. We have found a simple solution which offers the biggest benefits to all participants: subscribers, active operators, an expert ecosystem of freelancers and outsourcing companies within the extensive telecoms industry.

The working scheme caters to every participant:

- ✓ **The subscribers** receive communication at attractive prices + a tool for the use, management and accumulation of their funds on the subscriber account
- ✓ **The expert ecosystem** of telecoms freelancers and companies receives attractive job contracts in their favorite industry which helps systematize the experts' job and keep them busy
- ✓ **The active operators** receive in-demand infrastructure maintenance services at best prices which will enable them to grow the CFO.





# The Three-Link Idea

## The NetWorx Platform

The operation and maintenance of own networks have long been considered to be the core business of any operator. Today it has become a secondary part of mobile operators' activities. The focus is shifting nowadays. The network management, maintenance and operation support are no longer considered to be the core activities of telecoms companies.

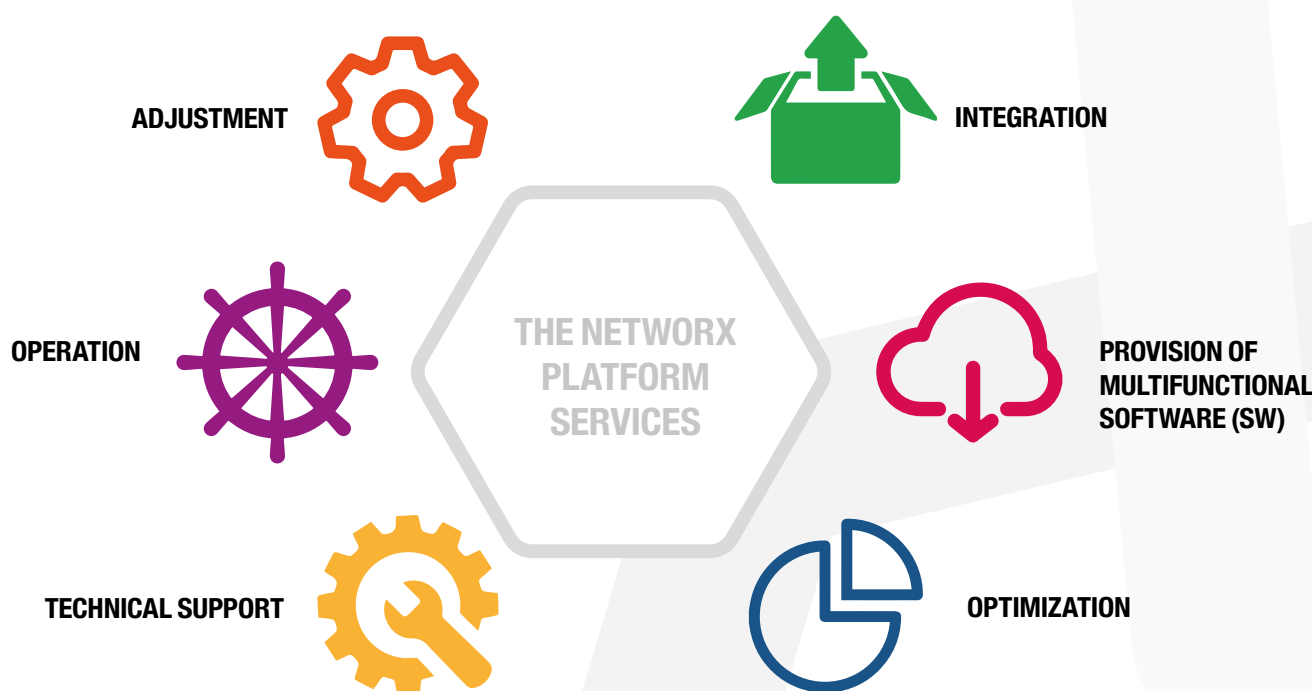
The high quality of service and stable network operation are the main competitive advantages of an operator. Operators need to concentrate on issues connected with subscribers' service and their preferences

It has become economically unworthy and unreliable to keep full-time specialists and to

constantly train them. The outsourcing of any secondary business, operation and management functions relieves the operator from the necessity to tackle a whole range of technical problems and helps them significantly increase the efficiency of their work focusing on the development of new lines of activity and sources of income. Today the outsourcing of the maintenance and operation function to specialist companies which are professionals in this field has become **a global trend.**

Our team can boast of more than 10 years of experience and some 100 successful projects in the telecoms business.

Our team and the participants of the NetWorx platform offer a full range of services connected with the maintenance of the whole telecoms infrastructure of mobile operators.

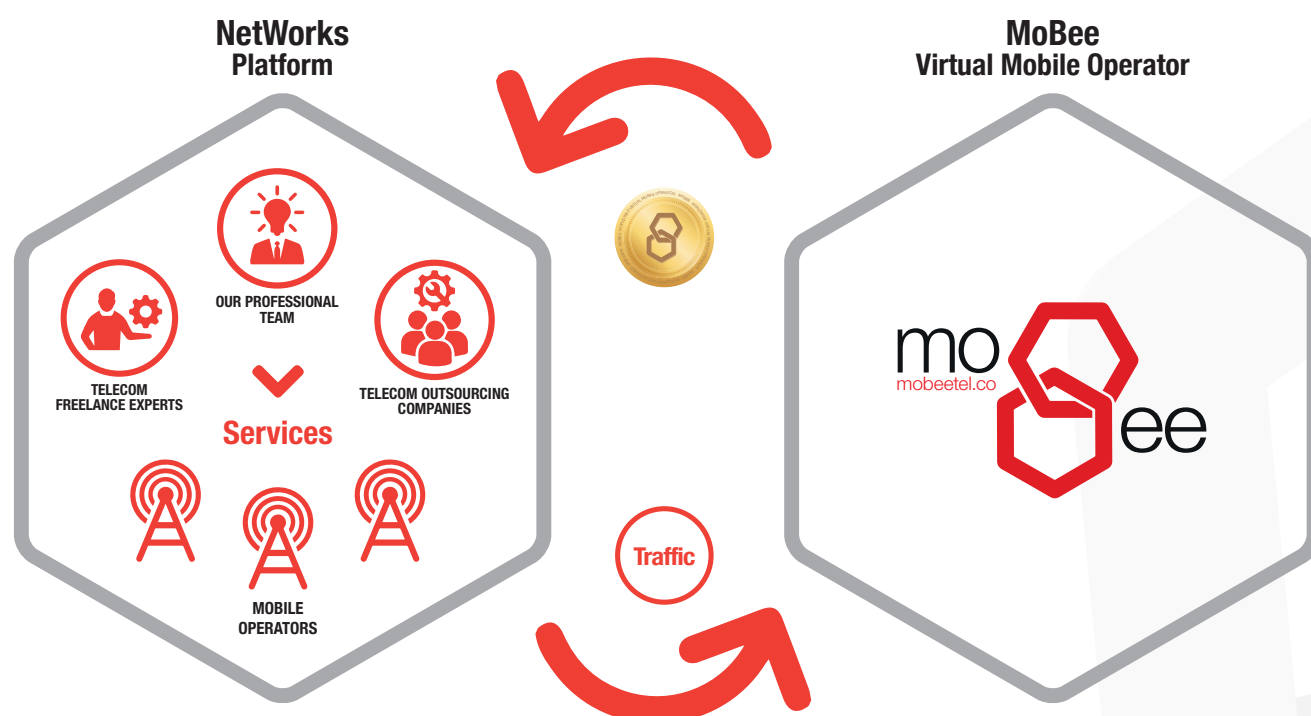


# The Three-Link Idea

## The NetWorx Platform

The NetWorx platform will offer an aggregating instrument for the provision of a **full range of infrastructure** maintenance services which are in demand among mobile operators. This instrument will be based on the aggregated experi-

ence, knowledge and capabilities of our team, of the powerful community of freelance experts worldwide, and of outsourcing companies of all levels which operate on the market of the telecoms infrastructure maintenance services.



NetWorx is organized as a platform for telecoms operators' requests and proposals coming from different providers. Our role in this platform is to coordinate and manage projects as well as to implement some of these projects using our specialist resources. The key feature of the NetWorx ecosystem lies in the fact that the services will not be sold to operators on commercial terms,

but will be exchanged for some part of the operators' resources (roughly, minutes of talk time and megabytes of internet traffic). This traffic will be redistributed by the MoBee virtual operator among their subscribers for the MBE tokens. Providers operating on the NetWorx platform will receive a certain number of tokens for their work, based on its amount, difficulty and quality.

# The Three-Link Idea

## DiStream moneybox

DiStream moneybox is the subscriber's online wallet in the MoBee ecosystem.

DiStream moneybox is the main resources management instrument of the subscriber. This wallet does not only make it possible to pay for mobile services, but also is a full-value cost-efficient instrument for using and accumulating the MBE tokens.

**The platform's capabilities offer the subscribers a flexible and powerful tool for:**



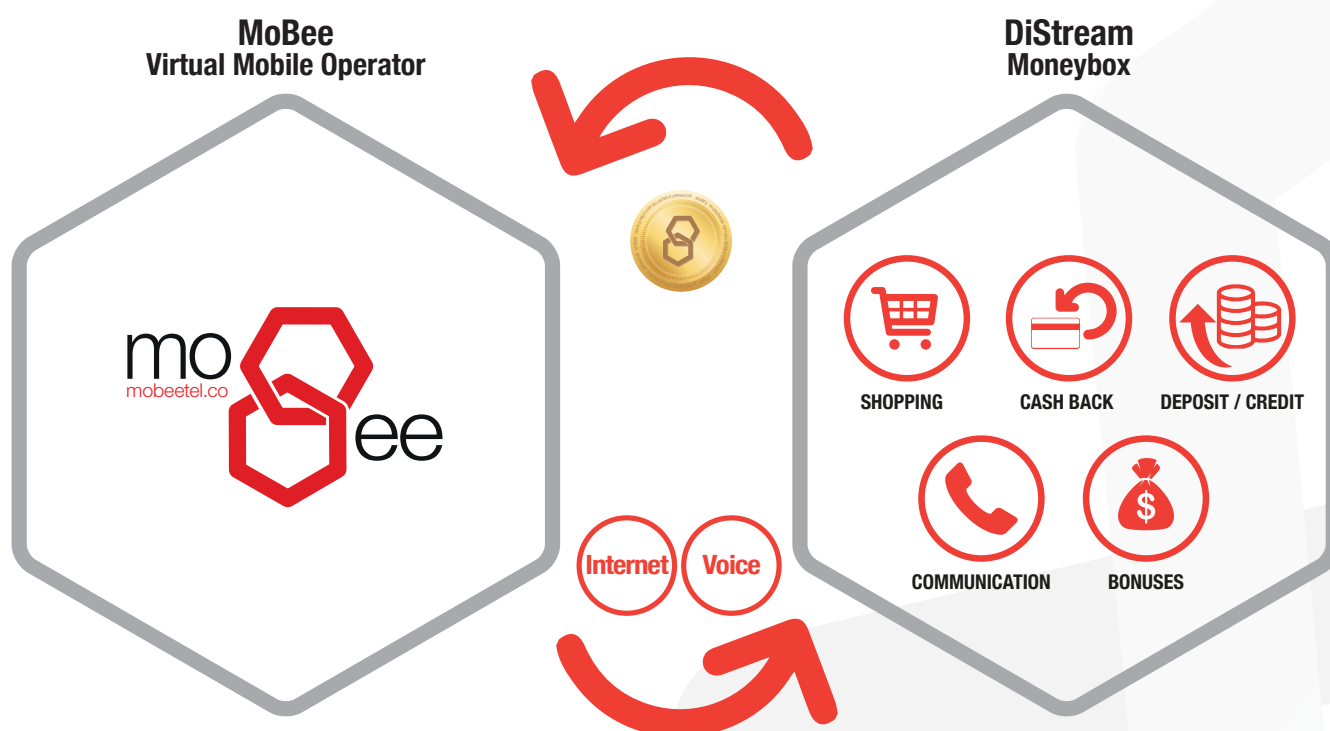
Managing the services of the MoBee mobile virtual operator



Effective managing their account in the MBE tokens



Other options, such as adjusting the security settings, alerts, personal data, contacts with the help desk, etc.



# The Three-Link Idea

## DiStream moneybox



### **The operator's services management includes:**

- ✓ The possibilities to select and activate a price plan from the MoBee list;
- ✓ The possibilities to flexibly adjust the volume and composition of the user price plan to one's personal needs;
- ✓ The possibility to give mobile communications packages to other DiStream moneybox users for free.



### **The management of the account in the MBE tokens enables the subscribers:**

- |   |   |
|---|---|
| ✓ to pay for the services of the MoBee virtual operator;  | ✓ to receive detailed information on their subscriber account history;  |
| ✓ to receive an overdraft of the MBE tokens under the loyalty programmes of the MoBee virtual operator to make payments in partner networks on beneficial terms | ✓ to receive discounts, coinback, personal remuneration to the subscriber account under loyalty programmes as well as for using the MBE tokens when making purchases in partner networks; |
| ✓ to earn benefits for the placement of unused MBE tokens on the subscriber account (receive bonus MBE tokens);   | ✓ to adjust the methods and limits of payment for goods and services in the MBE tokens in the networks of the MoBee business partners representing different industries;                  |
| ✓ to receive discounts for the services of the MoBee virtual operator for the MBE tokens remaining on the subscriber account.                                   |   |

DiStream moneybox is a full-value user-friendly instrument for managing the cryptofunds of the MoBee subscriber. DiStream moneybox erases the boundaries between the user's subscriber and bank accounts.

The main capabilities of DiStream moneybox will be ensured at the time when the virtual operator will be launched. In the course of implementation of the project, the range of capacities will be expanded to make DiStream moneybox an independent full-value payment medium.

# The Motivation of Participants

## The Interest of the MBE Token Holder



The main advantage of the MBE token lies in the fact that it is backed with real mobile communications services.

We have also provided for various discounts for those interested in participation in the MoBee project during the ICO. Bearing in mind the continuous growth in demand for mobile services worldwide, we expect the demand for the MBE token to grow proportionally.

### So what are the benefits of the MBE token holder?

- ✓ The MBE token is backed with daily in- demand mobile services of the real economy sector.
- ✓ The MBE token is also supported by the telecoms outsourcing market of the NetWorx platform
- ✓ At the Pre-ICO and the ICO stages, the interested party has a unique opportunity to obtain an MBE token at a big discount (the link to the ICO section)
- ✓ The token issue is limited. No additional tokens are set to be issued after the ICO
- ✓ An additional discount will be provided for any purchase if the purchase price exceeds 3 ETH
- ✓ The possibility to pay with the MBE tokens in partner networks when making purchases
- ✓ We forecast that the MBE token will be increasingly more backed with the resources of mobile services as the project will unfold and the MoBee virtual operator will expand its coverage
- ✓ The possibility to multiply the tokens kept on the subscriber account using DiStream moneybox
- ✓ The token will be listed on stock exchanges which will make it possible to convert it in other cryptocurrencies.



# The Motivation of Participants

## The Interest of the NetWorx Platform Participants

The NetWorx platform participants are:



The highly professional team of the MoBee project



The market of telecoms freelance experts



The market of telecoms outsourcing companies



Mobile operators (as the platform customers)

The platform organizes and supports the management of the market of the telecoms companies infrastructure maintenance services. Mobile operators receive services in exchange for voice and internet traffic.

It is economically worthwhile for operators to settle their bills in their own "products", i.e. minutes and megabytes, of which there are plenty, rather than in "hard cash". Any communications operator has a margin of safety for resource capacities of at least 30%.

When disposing of this excessive capacity, the

communications operator uses it very lightly in partner relations with other companies.

By receiving services through the NetWorx platform, mobile operators will be able to cut dramatically their operational and capital expenses focusing the liberated funds on the introduction of new services, on efficient management of the subscriber base.

Other participants will get the opportunity to enter the multi-billion market of telecoms outsourcing services receiving payment in the liquid MBE tokens.



# The Motivation of Participants

## The Interest of the MoBee Mobile Operator

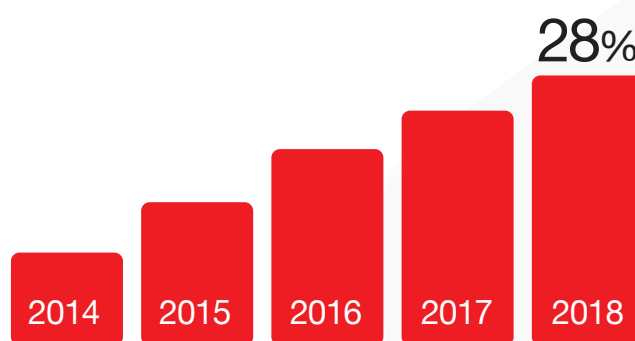
We are interested in the opportunity to scale the business and to enter other regional markets. When we attract investments, we obtain circulating assets for the organization of an extensive marketing campaign and for business scaling in general. This is achieved by integrating the prospects of the cryptocurrency ecosystem into our project scheme.

Our team will reserve 10 % of all the MBE tokens to be issued which is a motivation for launching the trend for the MoBee demand.

The setup of the MVNO (mobile virtual network operator) for the active operators is a possibility to grow on the saturated market while saving on marketing bills.

We possess impressive assets in terms of experience and expertise in the internal workflows of mobile operators, and the setup of the MVNO is a routine task.

An in-house MVNO is available to almost any business willing to get a promising source of income and a reliable customer support tool. All the more so as the market dynamics favors this model. For example, according to estimates by J'son&Partners Consulting, in 2014–2018 the growth in mobile banking will reach 28 %, while the benefit from the use of convergent communications will soar 1.5 times.



**The growth in mobile banking**

We are flexible and resourceful, and our first subscriber is a cryptocurrency owner.

This project lays the foundation for the implementation of future projects for the integration of the telecoms services market with blockchain technologies and the cryptocurrency ecosystem.

Our company gets the opportunity to expand its cooperation with the existing mobile operators in other, equally profitable lines of telecoms business.



# The Project Economy

## The Overview of the Outsourcing Services Market

The goal of our project is to create a mobile virtual operator using a cryptocurrency for payments.

Any mobile virtual operator's job is based on re-selling other operators' traffic. We have found a simple and more beneficial solution for all participants: the MoBee virtual operator will receive

the voice and the internet traffic through the Networx platform which organizes and manages the market of infrastructure maintenance services in demand among mobile operators.



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In recent years mobile operators worldwide have been faced with the necessity to revise the customary value chains and particularly with the problem of complete revision of their cost structure. This need can be attributed to the fast replacement of traditional service switching technologies with packet switching services which are more broadband, yet lower yielding.

The operation and maintenance of own networks have long been considered to be the core business of any operator. Strange as it may seem, today it has become its secondary activity. The network management, maintenance and operation support cease to be considered as the core

activities of telecoms companies.

The transition from one paradigm to the other has been gradual. When the first operators were laying the lines, these physical networks were considered to be the main asset and center around which all the business processes were built. The managers' task was to pass through as much traffic as possible and to sell it for maximum profit.

When the competition between operators increased, the cost of the traffic transfer services started going down. It became clear to telecoms companies that the "data pipe" concept had a low margin. In the meantime, there was a rapid growth in the online service providers which offered services (from voice communication to the streaming of musical and video content) beyond operator networks to their own subscribers. It was clear that the main assets of telecoms operators are users, rather than communication lines. There emerged some operators, MVNO (mobile virtual networks operator), which do not have any physical networks of their own. They pay for using other operators' communication lines and run a profitable business.



# The Project Economy

## The Overview of the Outsourcing Services Market

Customers have become central to the operator business. This caused a complete transformation: readjustment of the organizational structure, revision of business processes; staff retraining was required, etc. The operators' main task has now become to watch the customers, develop an ability to offer them most-sought-after services. For more than a decade the operators have been trying to transform themselves from a "data pipe" into service providers. It is clear that this is the one and only roadmap for telecoms companies.

The care for the condition of the networks has paled into insignificance. Of course, the telecoms business cannot do without the communications infrastructure. But now they are no longer interested in spending effort, money and time on purely technical issues: it is easier and less costly to outsource this non-core part of the business so as to focus on main things.

The high quality of service and stable network operation are the main competitive advantages of an operator. When user expectations grow literally every day, the operators need to concen-

trate on issues connected with the service and customer preferences. The outsourcing of any secondary business, operation and management functions relieves the operator from the necessity to tackle a whole range of technical problems and helps them significantly increase the efficiency of their work focusing on the development of new lines of activity and sources of income.

In practice, this is an outsourcing model where the operating capacity of the operator's physical network is the responsibility of a third-party company. This approach may be implemented using different schemes.

The world practice shows that the outsourcing of the network operation management helps cut the costs by some 20 % which implies the possibility to increase investments in innovations, sales management or services. However, the reduction of operational expenses is not the one and only advantage. For operators working on fast-evolving markets, for example, the outsourcing of the network operation helps effectively manage the growing customer base.

Saving the operator  
their money

20%



Saving the operator  
their effort

Outsourcing enjoys the highest demand in those countries where:

✓ the competition on the telecoms market is high and there is a need to focus on differentiation and cost reduction  
(the USA, the UK, the EU countries)

✓ there are problems with resources and competence  
(e.g., African countries)

✓ the outsourcing concept has been generally adopted in the economy  
(e.g., India)

# The Project Economy

## The Overview of the Outsourcing Services Market

The field service of communications objects, when outsourced, brings about the biggest reduction of operational expenses and is the easiest to calculate and check.

### More than 140 contracts

An average of more than 140 outsourcing contracts are executed worldwide every quarter.

### More than USD 65 bn

The volume of the communications networks outsourcing market is estimated at more than USD 65 bn.

Forecasts suggest that the volume of the global market of outsourcing of communications networks will maintain a positive growth trend on a mid-term horizon.

The range and the scope of services provided through the NetWorx platform will vary. The range of services to be rendered will include maintenance, communications equipment and infrastructure operation functions, including monitoring, routine maintenance as well as emergency

and recovery maintenance.

Such functions as network planning and optimization, operation of additional services provision systems, billing operation may also be outsourced.

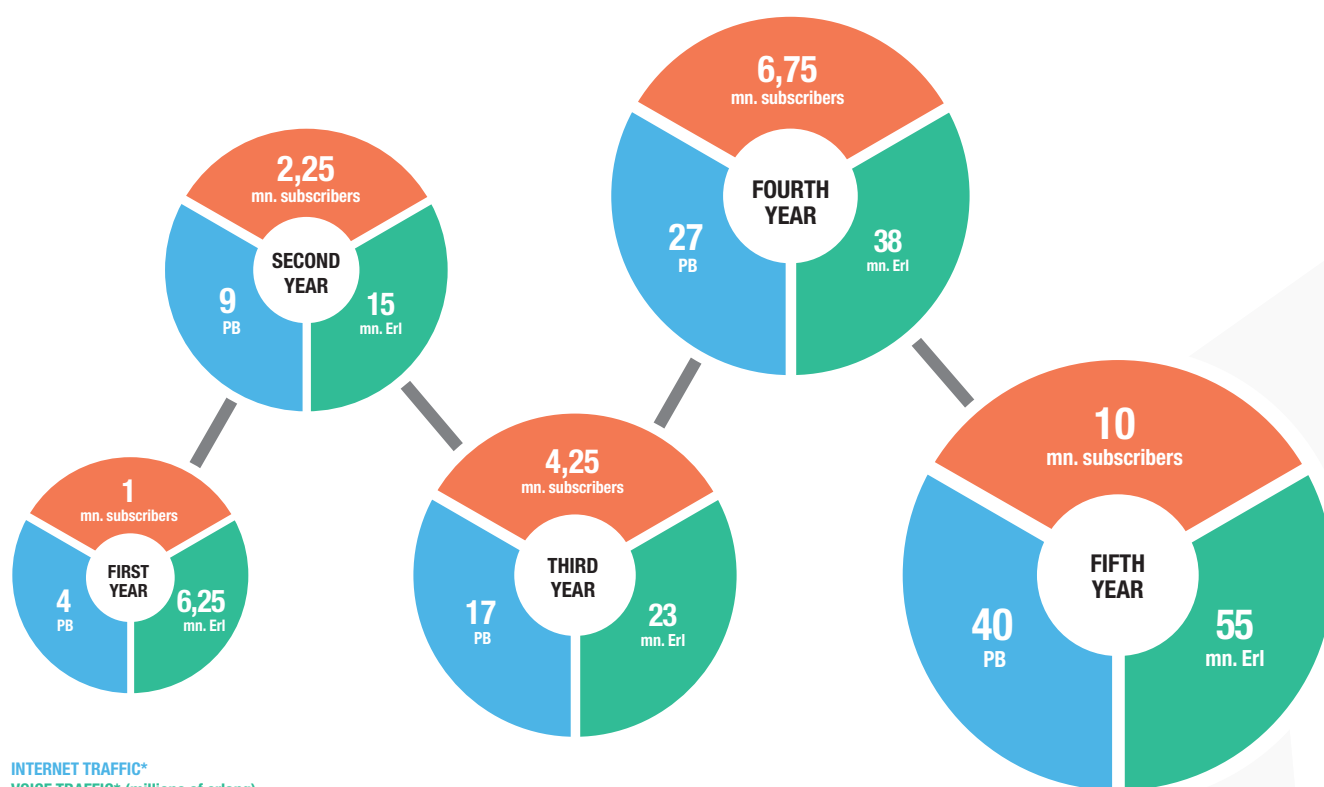
However, the functions of strategic planning of the network development and the selection of main equipment suppliers always remain with the operator.



# The Project Economy

## The MoBee Operator Development Forecast

Based on the NetWorx platform development plans, we are set to ensure the traffic volume of the MoBee mobile virtual operator not lower than:



INTERNET TRAFFIC\*  
VOICE TRAFFIC\* (millions of erlang)  
SUBSCRIBER BASE EQUIVALENT\*

\*approximate value

The Project will be developed in the following areas:

- ✓ Growing the subscriber base and the coverage
- ✓ Expanding the list of services offered to subscribers
- ✓ Growing the number of the NetWorx platform participants
- ✓ Growing the number of partner networks
- ✓ Third-party service integration into DiStream moneybox

Our project is open for cooperation: other telecommunications market players are welcome to join it. According to our estimates, 150–200 mobile operators worldwide may be interested in the MoBee ecosystem services. They account for some 25–30 % of the potential market and may generate an equivalent fiat volume of USD 9 bn annually.

# Initial Coin Offering

## The MBE Token

The MoBee token is an important component of the MoBee ecosystem and is intended for backing all types of operations within this ecosystem. This makes the MBE token an integral part of the ecosystem and its economy driver. The MBE token is set to be listed on cryptocurrency exchanges.

We are also set to use the MBE token as a method of payment in partner networks.

One of our goals is to introduce payments for mobile services in the cryptocurrency for those users who have no experience of using it and know virtually nothing about the blockchain technology.

The MoBee ecosystem will grow beyond the cryptocommunity and will focus on the large mobile audience. The provision of mobile communications services to this audience requires profound knowledge of the telecoms industry and its specifics.

CRYPTOCURRENCY NAME	MBE (MOBEE)
PLATFORM	ETHEREUM
ISSUE	20MLN
STANDARD	ERC20
SMART CONTRACT ADDRESS	0x8a46126dc294a8f1bf94ca2ce9019e4642083c64

With the wealth of experience behind our team, we know for sure what the subscribers

want. The make the process of purchase, earning and use of the MBE tokens simple

and clear for the ecosystem users.

Communications services are the main resource of mobile operators. There are two types of communications services: the data transfer provision (internet access) and the voice service.

We offer a token which can be easily converted into other cryptocurrencies and is backed with such services as the mobile data transfer and the voice service.

## The Sale of the Tokens

**THE PRE-ICO LAUNCH DATE 15 MAR 2018**

**THE ICO LAUNCH DATE 22 MAY 2018**

Presale	The ICO has been split into 5 temporary windows				
					1MBE = 0,009 ETH
				1MBE = 0,0085 ETH	
			1MBE = 0,008 ETH		
		1MBE = 0,0075 ETH			
1MBE = 0,006 ETH	1MBE = 0,007 ETH				
15.03 - 15.04	15.05 - 18.05	19.05 - 24.05	25.05 - 31.05	01.06 - 08.06	09.06 - 20.06
Discount 30%	Discount 20%	Discount 15%	Discount 10%	Discount 5%	Discount 0%

Additional bonuses will be offered depending on the amount of the deposit:

3-5 ETH +5%	5-10 ETH +7%	10-20 ETH +10%	20+ ETH +15%
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# Initial Coin Offering

## The MBE Issue

The goal of the ICO is to raise funds for the organization of work of the MoBee mobile virtual operator which will provide services to subscribers at attractive prices and use a cryptocurrency for payments.

**The MBE tokens which will be issued are set to be distributed as follows:**

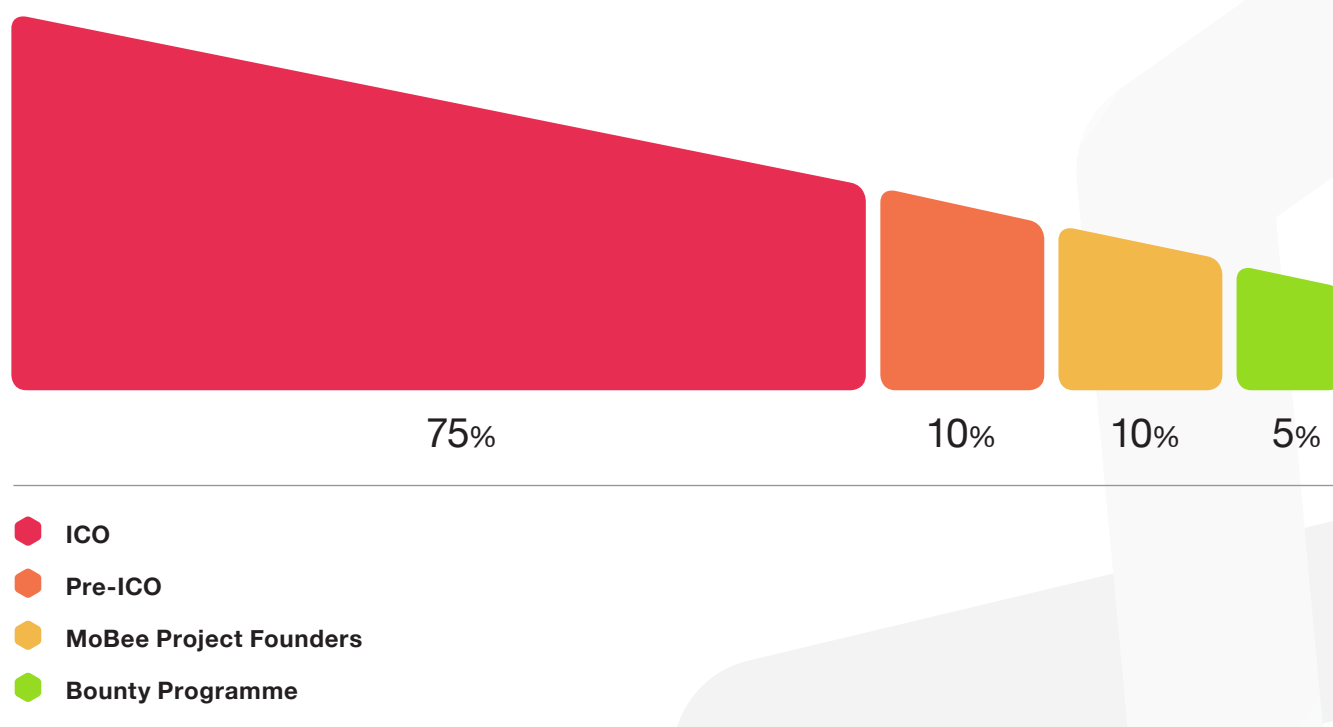
10% of the tokens will be reserved for the project founders

5% of the tokens will be used for the bounty programme

10% of the tokens will be sold during the Pre-ICO

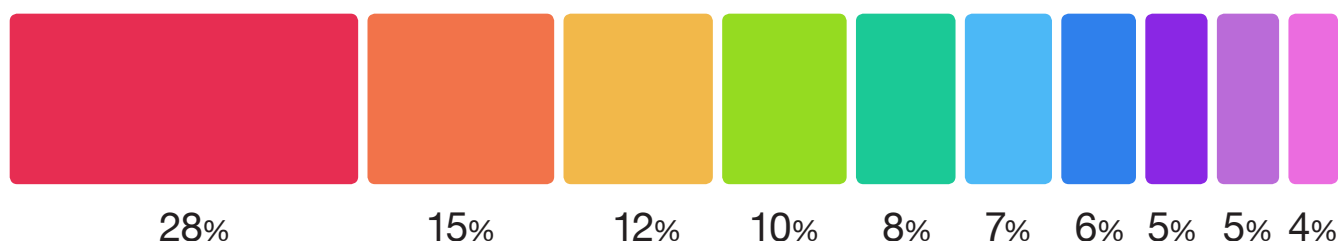
75% of the tokens will be sold during the ICO








Those tokens which will not be sold will become void after the ICO.



# Initial Coin Offering

## The Distribution of the Funds Raised



- |   |  |
|---|--|
|  <b>Marketing &amp; sales</b>          |  <b>Customer support</b>              |
|  <b>Product development</b>            |  <b>Information security</b>          |
|  <b>Business development</b>           |  <b>Legal &amp; compliance</b>        |
|  <b>Equipment &amp; infrastructure</b> |  <b>Reserve</b>                       |
|  <b>Operational expenses</b>          |  <b>General &amp; administrative</b> |

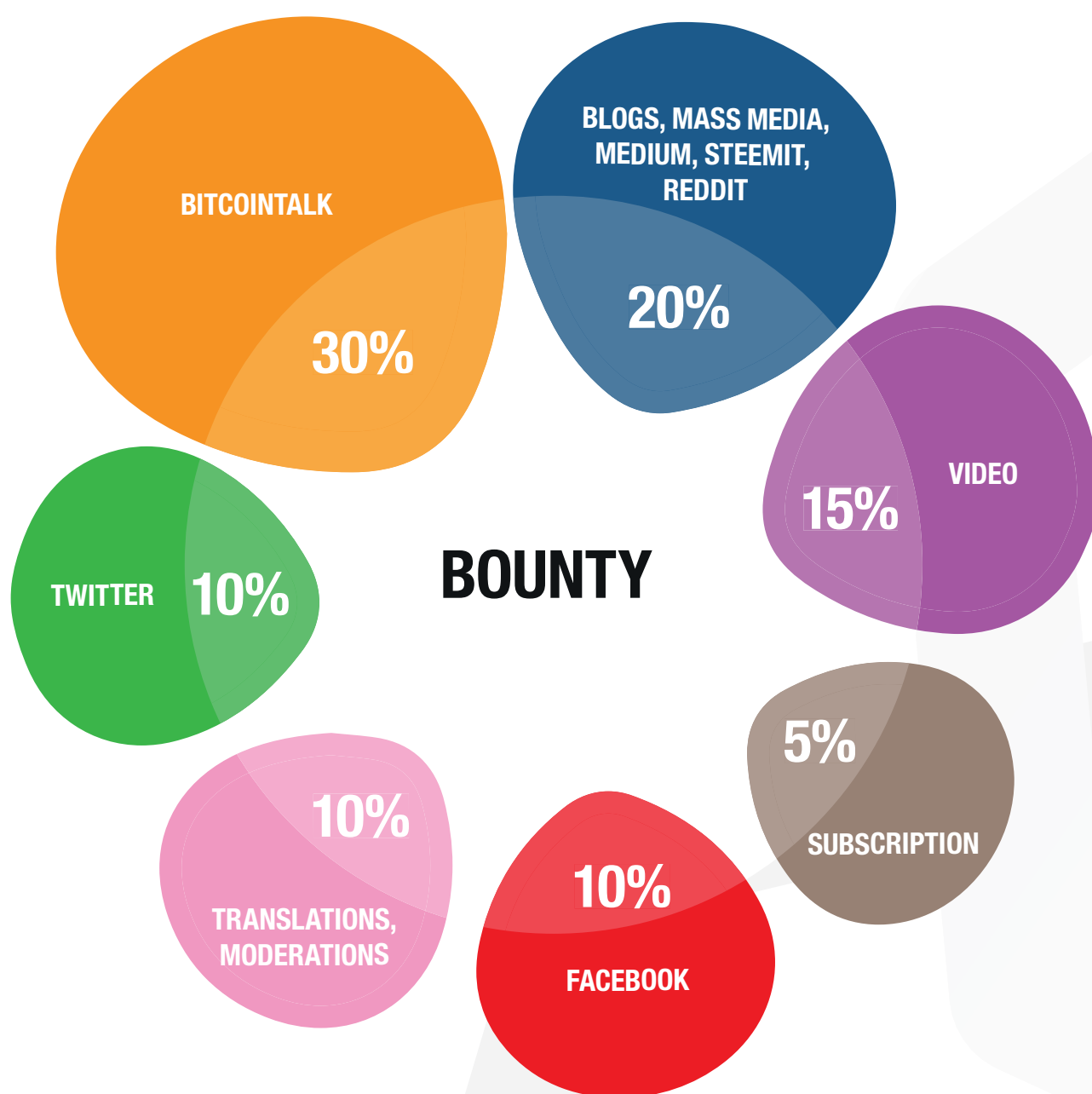
<b>MARKETING &amp; SALES</b>	The funds which will be aimed at attracting the MoBee ecosystem participants.
<b>PRODUCT DEVELOPMENT</b>	The funds for the development of software
<b>BUSINESS DEVELOPMENT</b>	The funds for business development
<b>EQUIPMENT &amp; INFRASTRUCTURE</b>	The funds for the leasing and procurement of equipment and infrastructure
<b>OPERATIONAL EXPENSES</b>	Operational expenses
<b>CUSTOMER SUPPORT</b>	The funds for the organization of the user support
<b>INFORMATION SECURITY</b>	The funds for the support of all aspects of the project security
<b>LEGAL &amp; COMPLIANCE</b>	The funds for the settlement of legal issues
<b>RESERVE</b>	A flexible fund for the additional funding of other expenditure items, where necessary
<b>GENERAL &amp; ADMINISTRATIVE</b>	The funds for general and administrative expenses

# Initial Coin Offering

## Bounty 1 mln MBE

A bounty is a certain percentage of the allocated 5 % of the total number of tokens. Anyone who supports the project through their activity in the project communities and theme platforms may get a bounty.

Please refer to the project website and the corresponding thread of the bitcointalk forum for more details on the Bounty Programme.



# Team

## Advisers



**Denis Prohorchik**

Vice President  
«ZTE-Russia»



**Dias Safin**

Director of the branch of  
PJSC «Rostelecom»



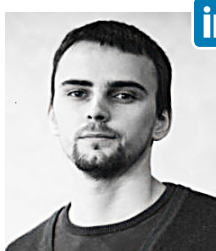
**Dymas Fostiyl**

CTO, Mero Mobile, Azerfon,  
Alpha Telecom, Velcom



**Alex Atamanov**

CCO at "Beeline" Managerial  
positions at "Beeline",  
"Vimpelcom", "Sibriver"



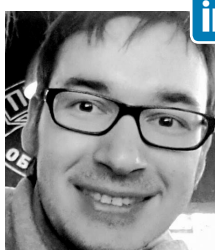
**Andrew Zolin**

Blockchain Expert at «Sberbank»,  
10 yrs of IT experience Worked in the projects



**Boris Ochnev**

COO at "Cresittel" ExHead of  
Network Operations in Nepal, exCTO  
Cambodia mobile Operators



**Vlad Dyakov**

CEO at "AB-Chain" Managerial  
positions at "QIWI", "PINbonus",  
"Megodoo"



**Serge Zubkov**

CTO at "TripAlly" Managerial  
positions at "BIS", "SOTELCO",  
"NUR Telecom", "Nar", "Velcom"



**Alex Gordienko**

CEO at "TripAlly" Managerial  
positions at "Ostland Capital",  
"Zfere Holdings INC"





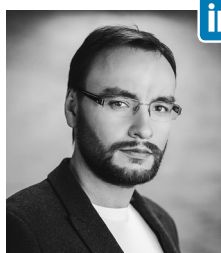
# Team

More than  
**10** years of experience

More than  
**300** specialists

More than  
**100** projects

## Founders



**Alex Tishkov**

Chief Strategy Officer,  
Ex-Head of Department «MTS Group»,  
12 yrs of telecom experience



**Alex Skuryat**

CEO  
Ex-Deputy of CTO «Velcom»,  
15 yrs of telecom experience



**Andrew Koleda**

CTO,  
Founder of the company «MobileHouse»,  
15 yrs of telecom experience



## Staff



**Serge Sevbitov**

CFO, Director, Quantitative  
Analyst at «CompatiBL»,  
12 yrs of Financial experience



**Serge Kletsko**

CCO in North America region,  
Expert at "Nokia",  
12 yrs of Telecom experience



**Serge Kim**

CCO in East Asia region,  
Expert at "Nokia",  
12 yrs of Telecom experience



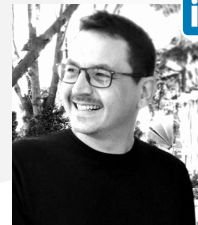
**Andrew Yatskovski**

Chief Communications Officer in South  
Asia region, PM at "Atlas Telecom",  
12 yrs of Telecom experience



**Eugene Lim**

CMO, Marketing Director  
at «Sportmaster»,  
21 yrs of marketing experience



**Vladimir Mirzoyev**

Creative Manager  
Designer at "CeCe San.Ltd Şti", "SCE", "MTS",  
12 yrs of design/advertising experience



# Road Map



## THE RISK FACTORS

The purchase of the MBE tokens is associated with high levels of risk. Before making a purchase decision, the potential buyer of the MBE tokens must thoroughly study the information on these risks which is provided below. If any of these risks actually occurs, this may significantly affect the MoBee project and the value of the MBE tokens. The risks and uncertainties described herein below may not be the sole risks to be faced by the holders of the tokens. The risks and uncertainties not listed herein may also significantly affect the MoBee project and the value of the MBE tokens.

### 1. THE RISKS ASSOCIATED WITH THE VALUE OF THE MBE TOKENS

1.1. The lack of development of the market of the MBE tokens. As no public auctioning has been held previously to sell the MBE tokens, their sale described herein may not lead to the formation of an active and liquid market of the MBE tokens which may cause their price to fluctuate considerably. Despite the fact that there will be developed some applications enabling the sale of the MBE tokens and their exchange for other cryptographic tokens, an active public market may not eventually develop or be supported after the sale of the MBE tokens. If a liquid commercial market of the MBE tokens does not develop, the price for the MBE tokens may become more unstable, while the holders of the tokens may find themselves unable to sell or otherwise use the MBE tokens at some point in time.

1.2. The risks associated with a highly speculative trade price. The valuation of the digital tokens on the secondary market is not transparent, as a rule, and is extremely speculative. The MBE tokens do not grant their owner any ownership rights to the Company's assets and, therefore, are not backed by any tangible assets. The trade price of the MBE tokens may change considerably within a very short period of time. There is a very high risk that the holder of the tokens may lose the whole amount invested by them in the tokens. In a worst-case scenario, the value of the MBE token may reduce to zero.

1.3. The MBE tokens may have a zero value. The MBE tokens may have a zero value; there are no

guarantees or forecasts as to their liquidity. The participating companies are not and shall not be responsible for the market value of the MBE tokens, their transferability and/or liquidity, and/or the availability of any market for the MBE tokens through third-party companies or otherwise. In this section the term "a participating company" (hereinafter referred to as the Participating Company) shall be understood to mean the Company and its former, current and future employees, officers, directors, contractors, advisers, lawyers, accountants, financial advisers, shareholders, suppliers, sellers, service providers, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors.

1.4. The MBE tokens may be non-refundable. Save as otherwise provided in the legally binding documents or prescribed by effective laws, the Participating Companies do not have to refund the money connected with the MBE tokens to their owners. No promise as to their future efficiency or price is and shall be made in relation to the MBE tokens, including, but not limited to any promise as to their intrinsic value, further acceptance of payments or any guarantee that the tokens will have some value. Thus, the refund of the resources spent may become impossible or subject to foreign laws or rules which may conflict with the private rights of the holder of the MBE token.

### 2. THE BLOCKCHAIN AND SOFTWARE RISKS

2.1. The risk of the blockchain delays. In most blockchain implementations using the cryptocurrency transactions (e. g., the Ethereum and the Bitcoin blockchains), the terms within which the blocks are formed are defined by the proof of work performance, which is why the block may be formed at random time. For example, if you send a certain cryptocurrency amount in payment for an MBE token at the last second when the MBE tokens are sold, this amount may not fall within the required period of time. The corresponding blockchain may not include the transaction at the moment expected by the customer, which is why the payment for the MBE token may not reach the right wallet on the day when the buyer is sending the cryptocurrency.

2.2. The risk of the blockchain overload. Most of the blockchain implementations using the cryptocurrency transactions (e. g., the Ethereum and the Bitcoin blockchains) may from time to time sustain overloads where the transactions may be delayed or lost. Some persons may occupy local communication channels with malicious intent, trying to gain advantage when purchasing the cryptographic tokens. This may lead to a situation where the block producers may not include the buyer's transactions at the latter's request, or to a situation where the buyer's transaction will not be included into the blockchain altogether.

2.3. The risk of nonconformity of the software. The concept of token-based smart contracts, the basic software application and software platforms (such as Ethereum and Bitcoin) are still at an early stage of their development and are unproven. There are no representations or warranties that the process of creation of the MBE tokens will be continuous or error-free. There is always a risk that the software may be underdeveloped, contain vulnerabilities or flaws which may cause, inter alia, the complete loss of the cryptocurrency and/or the MBE tokens.

2.4. The risk associated with new technologies. The MoBee project, the MBE tokens and all the provisions contained herein are new and unproven. The MoBee project and the MBE tokens may not be completed, created, implemented and accepted. The possibility exists that a blockchain based on the MBE platform will never be launched. The buyers of the MBE tokens should not rely on the MoBee project, the token-based smart contracts and on the opportunity to get the MBE tokens connected with the MoBee project in future. Even if the MoBee project is completed, implemented and adopted, it may not function as expected, while the MBE tokens may not have the expected functionality or any valuable functionality whatsoever. Besides, technologies are changing rapidly, which is why the MoBee project and the MBE tokens may become obsolete.

### 3. THE SECURITY RISKS

3.1. The risk of losing the private keys. The MBE tokens may be kept by the owner in their digital wallet

or in a vault which can be accessed using a private key or a combination of private keys. Consequently, any loss of the required private keys connected with the digital wallet or the vault belonging to such owner will lead to their losing the MBE tokens, access to their token balance and/or to the initial balance of tokens in the blockchain chains created by third parties. Besides, the third party which will gain access to such private keys, inter alia, by gaining access to the login information of any wallet or vault used by the owner and hosted by any service may take possession of the MBE owner's tokens.

3.2. The lack of the token security. The MBE tokens may be subject to confiscation and/or theft. Hackers and other groups of intruders as well as separate organizations may try to interfere with the smart contracts which create the MBE tokens and the MBE tokens, themselves, in many different ways, including, but not limited to malware attacks, DoS attacks, consensus attacks, Sybil attacks, smurfing and spoofing. Moreover, as the Ethereum platform is supported by open-source software, there is a risk that the Ethereum-based smart contracts may contain deliberate or accidental errors and flaws which may negatively affect the MBE tokens or cause a loss of the MBE tokens, or an ability to gain access to or control over the MBE tokens. Such a software failure or deficiency may not be covered by any legal remedies, and the holders of the MBE tokens are not guaranteed any remedies, compensation or refund whatsoever.

3.3. The attacks on the token-based smart contract. The blockchain used for the smart contract creating the MBE tokens is susceptible to mining attacks, such as the double-spend, the 51 %, the selfish mining and the race condition attacks. Any successful attack is dangerous for the token-based smart contract which is expected to duly execute and regulate the transactions involving the MBE tokens, to duly perform and regulate the contract calculations.

3.4. The lack of possibility to match the public key to the buyer's account. If the buyer of the MBE token is unable to match the public key to their account, this may prevent third parties from learning the balance of the MBE tokens of the same buyer in the Ethereum blockchain

when and if they form the initial balances of a new blockchain on the basis of the MoBee project.

3.5. The risk of incompatibility of services supporting the wallets. The wallet or the service provider of the wallet used for purchasing and keeping the MBE tokens should be technically compatible with the MBE tokens. The lack of the possibility to guarantee this may lead to a situation where the buyer of the MBE tokens will have no access to their own MBE tokens.

#### 4. THE RISKS ASSOCIATED WITH THE PLATFORM DEVELOPMENT

4.1. The risk associated with the third-party dependency. Even if fully ready, the MoBee project will rely, either in full or in part, on third-party developments for further implementation, follow-up and other types of support and promotion. There is no guarantee or confidence that third parties will do their job, duly perform their obligations or otherwise meet all the needs, and this may have a significant negative effect on the MoBee project.

4.2. The dependence of the MoBee project on the senior management group. The abilities of the senior management group which is responsible for supporting the competitive positions of the MBE platform depends to a large extent upon the efforts of each team member. Any loss or reduction of services provided by the senior management group, the inability to attract and keep the senior managerial staff may have a significant negative effect on the MoBee project. Due to a lack of qualified specialists, the fight for the staff possessing the corresponding expertise is rather tough, and this situation seriously affects the ability to keep the senior managerial staff and attract additional qualified executives which may have a significant negative effect on the MoBee project.

4.3. The dependence of the MoBee project on many different factors. The development of the MoBee project may be canceled for a number of reasons, including, but not limited to the lack of public interest, financing, commercial success or prospects, as well as the to the "key-man" events.

4.4. Loss of interest in the MoBee project. When the development of the MoBee project is completed and the project is accepted and

launched, its success will depend on the commitment of third parties and their participation as developers. There is no guarantee or confidence that anyone will be interested enough to participate in the development of the MoBee project.

4.5. Changes in the MoBee project. The MoBee project is under development and in the course of time may sustain significant changes. The project management group seeks to implement the platform functionality and features described herein. However, the functions and specifications may change for many different reasons, and each of the changes may suggest that the MoBee project does not meet the expectations of the holders of the MBE tokens.

4.6. The risk associated with alternative applications. The MoBee project may generate other alternative projects supported by third parties for which the MBE tokens will not have their prior value.

4.7. The risk of unfavorable fluctuations of the value of cryptocurrencies. The revenue from the sale of the MBE tokens will be expressed in the cryptocurrency and may be converted into other crypto- or paper currencies. If the value of cryptocurrencies fluctuates unfavorably during and after the sale of the MBE token, the project management group may find itself unable to finance the development, develop or support the MoBee project as it was planned earlier.

#### 5. THE RISKS ASSOCIATED WITH THE BUSINESS ACTIVITY OF THE PARTICIPATING COMPANIES

5.1. The risk associated with the conflict of interest. The Participating Companies may, either now or in future, participate in operations involving the stakeholders, including, but not limited to the majority shareholder and the companies controlled or partially owned by the majority shareholder as well as to other affiliates. The conflict of interest may occur between the Participating Company and its affiliates which may cause them to close deals on non-market conditions.

5.2. The risks associated with the invalidity of deals of the Participating Companies. The Participating Companies have taken many different actions connected with their business, and some part of these actions may be declared invalid

or may cause the imposition of obligations in relation to the corresponding Participating Company if such actions were successfully appealed due to the violation of laws and regulations. As the applicable law may be construed in many different ways, the corresponding Participating Company may fail to win all the lawsuits aimed at prohibiting such deals, while the invalidity of such transactions or the imposition of such an obligation may, either individually or collectively, have a significant unfavorable effect on the MoBee project.

5.3. The risk occurring on the emerging markets. The Participating Companies or some of them may operate on the emerging markets. Such markets run higher risks than more developed markets. The risks include, inter alia, the legal, economic and political risks. The emerging economies are susceptible to rapid changes, which is why the information set out in this document may become outdated just as fast.

#### 6. THE GOVERNMENT RISKS

6.1. An indefinite legal framework. The legal status of cryptographic tokens, digital assets and the blockchain technology in many jurisdictions is unclear or has not been defined whatsoever. It is difficult to predict which government bodies will regulate such technologies and how they will be regulated. This is as difficult to predict as it is difficult to foresee what kind of changes will be introduced by some government body into the existing laws, restrictions and/or rules (affecting the cryptographic tokens, digital assets, the blockchain technology and its application). Such changes may negatively affect the tokens for many different reasons, including, for example, the situation when the tokens will become a regulated financial instrument which needs registration. The Company may stop distributing the MBE tokens, developing the MoBee project or may altogether terminate its operations in some jurisdiction if this has become illegal following some government actions or if it has become commercially inadvisable to pursue this activity.

6.2. The impossibility to obtain, keep or extend the licenses or the permits. As of the date of beginning of the sale of the MBE tokens, there are no regulatory requirements

obliging the companies to obtain some licenses and permits necessary for pursuing this activity. However, there is a risk that such regulatory requirements may appear in future and may become applicable to any Participating Company. In this case the business of the Participating Companies will depend on the applicability of such licenses and permits and on the Participating Company's compliance with the corresponding conditions. The term of issue and extension of the licenses and the regulatory control over the licensees' compliance with the license provisions will differ dramatically. These bodies may require that the Participating Company should comply with numerous standards, hire qualified staff, ensure the necessary technical infrastructure and operation of quality control systems, monitor our operations, support the corresponding applications and provide the corresponding information to the licensing authorities upon their request. A considerable investment of time and money may be needed to meet such requirements which may also cause delays with the beginning or continuation of work under the MoBee project. Besides, individuals and public in general have a right to comment and otherwise participate in the licensing process, inter alia, by initiating legal actions or by placing political pressure. Consequently, the required licenses may not be issued or extended, may be issued or extended too late, or may impose requirements limiting any Participating Company's ability to keep operating and earn profit.

6.3. The risk associated with government actions. The Participating Companies operate in a sector which is totally new to the market, which is why this sector may be subject to increased monitoring and control, including investigations or close attention of law-enforcement agencies. One cannot guarantee that government bodies will not subject the operations performed by the Participating Companies to greater scrutiny and/or perform law enforcement acts in their respect. All this may lead to the enforcement of negative decisions, penalties, fines and punitive actions in respect of the Participating Companies and may force them to reorganize their activity, stop offering certain products or services which may harm the reputation of the Participating Companies or

increase their operating expenses which, in turn, may have a significant negative effect on the MBE tokens and/or on the MoBee project development.

6.4. The risk of burdensomeness of applicable laws, rules and standards. The failure to comply with the existing laws and rules, with the results of government audits or the increased government regulation of the operations performed by the Participating Companies may lead to substantial extra spending due to the added complexity of work and to many different sanctions which may considerably affect the business of the Participating Companies and the MoBee project. The activity and the property of the Participating Companies are regulated by numerous government bodies and agencies as it is necessary to

comply with the existing laws, rules and standards on a permanent basis. The regulatory authorities enjoy considerable freedom of action in law enforcement issues and in issues connected with the interpretation of effective laws, provisions and standards. The corresponding authorities have a right (and often use in) to periodically audit the activity and property of the Participating Companies over the year. Any such audit may lead to the conclusion that the Participating Company violated some laws, decrees or rules, and the Participating Company will be unable to deny this conclusion or correct the deficiencies. Any failure of the Participating Company to comply with the effective laws, rules or results of government audits may lead to the imposition of fines, to punitive actions and even more severe

sanctions or requirements some of which may include the termination of some activities of the Participating Company, criminal and administrative sanctions applied to the officials concerned. Such decisions, requirements, sanctions and the increased government regulation of the corresponding activity may grow the expenses of the Participating Companies and have an extremely negative effect on their business and on the MoBee project in general.

6.5. Illegal and arbitrary acts of government. Government authorities enjoy a high degree of freedom and sometimes may act in a discriminatory and arbitrary manner, without prior notice, being moved by political or commercial motives, and, in some cases, illegally. Moreover, the government also has the

authority, under specific circumstances, to interfere with production processes, nullify and stop the performance of contracts by directly issuing the statutory and government acts. We have been informed that the illegal, discriminatory and arbitrary acts of governments included the cancellation of licenses, initiation of unexpected tax audits, institution of criminal and administrative proceedings. The federal and local government bodies have also manipulated the unclear aspects of the sale of tokens to file lawsuits and advance other claims in order to cancel or void any transactions connected with them, often for political motives. In this context the government may grant the Participating Companies' competitors preferential treatment which would give them a competitive advantage over our partners.