



THE HELLENIUM PROJECT

WHITEPAPER



HELLENIUM

THIS IS NOT A PROSPECTUS OF ANY SORT

This document and any other documents published in association with this whitepaper relate to a potential token offering (i.e., the HLN token) to persons (contributors) in respect of the intended development and use of the platform by various participants. This document does not constitute an offer of securities. The terms of the contribution are not intended to be a financial service offering document or a prospectus.

LEGAL RESTRICTIONS

The Hellenium token sale represents a contribution towards the execution of this product vision by its current and future team. The Hellenium token represents an ownership right in the Hellenium Platform ecosystem, effective at its official public release. Although from a legal standpoint, the Hellenium token does not qualify as security and does not provide supporter equity share in the legal structure of any of the Hellenium entities, due to US Securities and Exchange Commission, new regulations 1, we cannot currently accept contributions from US citizens.

Benefits that may occur will be expressed in the form of smart contracts agreed by both parties.

INDEX

THE EXECUTIVE SUMMARY	4
THE HELLENIUM PROJECT -AI ENABLED AUTOMATIONS AS A SERVICE	6
HELLENIUM, WHY	9
ROADEBIT THE FIRST GROUP OF SERVICES IN THE HELLENIUM PLATFORM	10
MOBILITY – THE ROADEBIT PROJECT	11
Introduction	11
How Roadebit™ works	12
The benefits	15
What services will be included initially	16
The universal integration model of the Hellenium project.	17
The expansion strategy we devised	17
Why an insurance company WILL USE THE HELLENIUM PLATFORM	19
Why the rest of the market segments will be willing to adopt Roadebit™	21
Toll Operators will breathe a sigh of relief when they learn about Roadebit™	23
Governments will fall in love with Roadebit™	25
The future is bright	27
ORGANISATIONAL	28
The Hellenium operational model	28
THE TECHNOLOGY WE WILL USE	29
The Roadebit™	31
The Roadebit engine	31
FINANCIALS	32
The market's potential of the first proposition, the Roadebit™	32
Roadebit™ is a game changer	33
How we will monetise Roadebit™ and all other propositions that will follow	33
What additional value our investors will enjoy	34
ICO – How we plan to,	38
How we are going to use your investment	40
The funds from the pre-ICO stage	40
The funds from the ICO	40
TIMELINE	41
THE PEOPLE BEHIND THE PROJECT	42
The core team	42
Advisors	43



THE EXECUTIVE SUMMARY

Description

AI-powered automations as a Service. The Hellenium project is building the Amazon equivalent for services. A hybrid of a transaction processes platform and a marketplace. The principal idea is based on SN2's techno-methodology code named 2DVVI which offers businesses the ability to lean engineer (optimise) their processes by eliminating the need for hardware based automations and software based system integration bridges by replacing them with AI routines.

Businesses will connect to the platform through APIs and will be able to sell through it their services to consumers, other businesses and commuters at a fraction of today's cost, achieving economies of scale in excess of 60%.

The Project is a spinoff of an established UK business SoNiceSoNice UK (SN2) www.sonicesonice.com that is already running a Blockchain platform <https://memeplex.es> using the Ripple protocol.

Country of Origin

UK

Technical details

The platform will utilise through an indefinite license several of the mother company's (SN2) existing AI transaction oriented technologies like Liquid and Chain Payments. New decision making and data analysis AI routines will complement the above and will be built to support the new services as they will be deployed on the platform.

The infrastructure and the clearing system will be decentralised (Blockchain) and be built on top of Ethereum. This will host the AI routines.

Informational e-wallets will be connected to monetary ones. Informational and monetary smart trust lines will connect these e-wallets.

The platform will be connected to Banking clearing systems as well and will offer e-wallets in Fiat currencies interconnected to the cryptocurrency ones.

Mobile applications will be built on both Android and ICOs.

Initial services on the platform (funded by the first ICO)

The first group of services that will be deployed on the platform (2018) was code named Roadebit and will cover initially services related to mobility namely; motor insurance, mass transport ticketing, on & off road parking, congestion control schemes, usage based real-time road use fees and tax collection and self-driven car sharing schemes.

Addressable market 735 B. Targeted market 126 B. Targeted market penetration 6%. Targeted number of e-wallets over 5 years 78 M.

Planned future projects on the platform (to be funded by subsequent ICOs) 2019-2022

Cashless and Cardless Payments across a spectrum of retail applications, Targeted Market 2.3 T
Enhanced Liquid Payments to be used for minimising the risk of currency fluctuation for cross border trade Targeted Market 23 T
Liquid Debt a low-risk novel form of a supply management finance Targeted Market 7.8 T
And Dispensionate an alternative to private and state pension existing schemes. Targeted Market > 100 T

Similar Projects

None

ICO date

TBD

Token type

Appreciation, Shares, Dividends (smart price stabilising)

Token Distribution

Total Token Supply:150.000.000
Community Investors: 35%
Management Team: 13%
The Hellenium Project: 17%
Strategic Investors: 35%

Token Sale (Present ICO)

Present ICO 20%: 30.000.000 HLN. The rest will remain in the custody of The Hellenium Project and be released gradually during future ICOs.
Current ICO distribution:
Management team: 4,500.000 HLN
Strategic Investors: 7.500.000 capped at 12.750.000 HLN
Community Investors: 10.000.000 – 15.000.000 HLN (depending on the strategic investors part)
Bounty: 375.000 HLN
Value add rewards (smart mining): 2.250.000 HLN

Token Initial Value

100 HLN = 1 ETH

Use of proceeds

Accommodation 5%, IT, Infrastructure & Communications 8%, Marketing, Market research & Advertising 13%, Cost of Sales (including trials) 15%, Product Development 8%, Salaries 30%, Management & Non-Executive Advisors 2%, Legal 1%, Licensing 1%, Contingency 5%, Asset acquisition & Cash-Reserves 12%

Escrow

TBD

Accepts

ETH (and possibly all major Fiat currencies i.e. USD, Euro, GBP Yen etc.)

The team

Will TUPE from the mother company. Master Degrees and above : ALL, Experience in the field: VERY HIGH, Business set up experience and management: VERY HIGH, Entrepreneurial skills: VERY HIGH, Technical to Business skills balance: VERY HIGH, Need for external advisors: LOW

Token standard

ERC 20

Token trading

Sales of the tokens will be allowed 3 months after the launch of the first service on the platform



THE HELLENIUM PROJECT – AI ENABLED AUTOMATIONS AS A SERVICE

Contemplate for a moment why businesses exist. They do, because they fulfil a necessity, a societal need. They exist for as long as WE need them. “Entrepreneurs” is what we call those that we entrust to fulfil our needs. The price we pay for their product and services is at least, in the beginning, related to the degree we need these products or services, and the level they belong to when mapped against our social needs’ pyramid. You know it as supply and demand. This is the basis of socio-economics.

From the moment an enterprise though reaches its third stage of development, entrepreneurship transforms into business administration, and its focus from serving a societal need shifts into fulfilling its own “strategic” ambitions.

- Expand into new territories
- Increase customer base
- Increase revenues
- Increase profitability
- Reduce overhead
- Automate
- Fulfil its quarterly and yearly targets

Where once there was Socio-economics, now there is ONLY business economics, through which we were transformed from the point of origin into a mean for an alternative purpose.

No price if you already guessed who is paying the bill for these ambitions. YOU DO.

Businesses are able to treat us like this because, at this point, the products and services they offer have been transformed from a need, into a habit. Our actual needs boundary fuses with the “must have” realm that was created “for our benefit.” From that point onwards, prices go up, and with them, the pleasure of satisfying one’s needs transforms into pain.

And guess what. This exact pain becomes the next social need that an entrepreneur will come to fulfil, only to become the next business to give you pain, and the vicious circle goes on and on in the name of so-called “progress.”

Look around you. What is the penalty we pay for this “progress”? What do you think is causing the global warming? Your needs or theirs?

Sociologists, theoreticians, economist... politicians make their living suggesting ways to stop

this vicious circle. They suggested and created the laws, the policies, the institutions, and the organisations - all in OUR name. Institutions and organisations that act like businesses with the same administrative structures and goals and the same end result, pain.

ALL IN OUR NAME. Are you happy with our progress?

It may sound like a political thesis, but believe us, it is not. We are neither theoreticians, nor politicians... Far from it. We are just entrepreneurs, ok, and a bit of sociologists and economists... and scientists.

But mainly, we are consumers like yourself, and we're not happy.

We know businesses insight out. We created, worked for, and transformed businesses all around the globe. We are technologists and innovators. And now, we have devised the technology and the means to force things to work in a different way.

We have at our disposal Blockchains, cryptocurrencies, e-wallets, 2DV1, Chain Payments, Liquid Payments... the means to control complexity, the means to work on ecosystems level, instead of an enterprise one, the means to achieve economies of scale to the Nth degree...

Acting as every good entrepreneur, we identified a social need, and we have a proposition of how to fulfil it.

So here it comes.

With the knowledge, we have today; we can design lean businesses that produce products and services at a much lower price than before. But even if we could man them, it will be difficult to introduce them to any market any time soon. For a startup to reach maturity, it takes anything between 7 and 10 years. So the solution is to persuade already mature businesses to change their institutionalised practices, but how do you do that?

Well, the answer is deceptively simple - make the change one of businesses strategic objectives. How?

Imagine a forged by mutual interests open internet community. Imagine now a process by which this community's needs are constantly mapped and funnelled through a technological process that creates a new business agnostic operating module, to fulfil them by fully utilising AI modules in the place of manual labour. A model that is near the extreme end of simplicity (lean engineered), thanks to AI based automation, rather than a technology-based, one that has no or a minimal cost to be introduced, a module that can be utilised from any business as a service (PaaS).

Think of HELLENIUM as the equivalent for service provision to what AMAZON did for products.



Imagine now this community's experts going to a business, and propose to them to try the optimised model that corresponds to their business strategy and results at offering their services at half price than any other competitor in the market without affecting their profitability FOR FREE - with the promise that all of the community to eventually become their customers.

What do you expect them to say? I will not try it? No, I do not like the idea? I don't need all these new customers, or I will not allow the customers to dictate the way I operate?

IMAGINE yourself for once
PROFITING FROM BECOMING
SOMEONE'S CUSTOMER.

Not in loyalty points or pseudo-benefits, but tangible ones like: your commuting cost to be halved, your motor insurance reduced by 70%, your parking to be for free, to never have to pay again for a pension (yes it is possible), your e-wallet money to generate income (yes this is possible too). To never have to pay any exchange rate premiums... to never have to pay for travel insurance.

Imagine being able to transact with A CURRENCY YOU OWN, a currency that increases in value as its utility increases, and as this circle continues, every product and service that is trading through it becoming cheaper and cheaper.

Imagine ALL of US becoming the new trade lawmakers?

All that is needed from you is your participation and to collectively express your needs. To that will add the technology and the science. At the end, you get to control the rules of the game, and of course, the price of everything we build together.

Fast forward, imagine a world where prices are constantly decreasing... What your life would look like if you had to work 4 hours a day, 4 days a week?

Welcome to the REAL people-centric economy WHERE YOU MAKE THE RULES OF THE GAME, and for once, you will be actually profiting by doing so. A socio-economic environment WHERE BUSINESSES SERVE YOUR RULES YOUR WAY.

Sounds tempting? Sound complex?

Allow us to demonstrate with a series of 5 examples, all under the Roadebit TM banner; the first project that will utilise the Hellenium platform, how easy is for the above to be achieved. (See below)

HELLENIUM, WHY

The invention of coinage was a conceptual revolution, not a technological one. Only with the invention of Greek coinage does the concept "money" clearly materialize in history. Coinage appeared at a moment when it fulfilled an essential need in Greek society, bringing with it rationalization and social levelling in some respects, while simultaneously producing new illusions, paradoxes, and elites....

David M. Schaps

The **Hellenium** platform will be build using the Ethereum infrastructure, in order to serve mutual interests sharing open internet communities.

The name of the coin/token abbreviated as **HLN** was chosen to honour the origin of the philosophers that created the conceptual revolution that lead us to "money." Hellenium was built to enact a similar movement, to rationalise human needs and bring enterprises, organisations, and institutions at the same level of power with the consumers that constitute the society, the needs of which they were created to serve. We hope this time around to avoid illusions, paradoxes, and the creation of elites.

Helleniums will reward added value within the ecosystem that will be created. Imagine it being like VAT with the distinct difference that in this instance the taxing, the taxed entity and the managing the values entity is the whole ecosystem, rather than a Government controlled organisational structure managed by politicians. This we believe to be the pinnacle of Direct Democracy, whereby the principle of collective responsibility and rewards come hand-in-hand.



We will issue a finite number of Helleniums.

Roadabit will be the name of the first set of propositions to utilise them. To honour its pioneering nature, we will assign to it 15% of the total Helleniums to be created. To every new project that will utilise the Hellenium coin, we will assign a number of HLN's relative to the respective value it will add to the currency stakeholders and the value of the HLN at that moment in time.



hellenium.com



info@hellenium.com



+44 1344 425 971

ROADEBIT

THE FIRST GROUP OF SERVICES IN THE
HELENIUM PLATFORM



MOBILITY – THE ROADEBIT PROJECT

INTRODUCTION

We drive, we park, we commute almost daily by all kinds of mass transport, we travel by car abroad, rent a car while on holidays... we will start sharing cars soon, use driverless cars, etc. We interact with a variety of technologies, with all of them gradually becoming automated. But do they really enhance our driving experience or makes our commuting more palpable? The sorry truth is NO.

And the reason is simple. Every innovation related to mobility was driven by business needs - was built primarily for their benefit, NOT OURS. Innovators did not sell the idea to us, but to them. WE WERE ALWAYS THE EXCUSE. Just one of the arguments to justify the investment needed.

Do you want proof?

Think, how much of the amount you pay do you think that is actually going for your service, and how much is spent in the name of business needs in supporting the so-called "automations"?

Who do you think pays for the Solution Architects, the Project Directors, the Project Offices, the CCTV cameras, the RFID sensors, the monitoring centres, the armies of engineer that manage the infrastructure, the automated gates in the stations, the plastic cards, the loan repayments, or the infrastructure depreciation cost of their operators... YOU.

You pay for mass-transport tickets at least 30% more, for congestion charges 56%, for parking up to 63% more, for tolls 48%, for motor insurance up to 70% more, for road tax 50%... EVERY AUTOMATION related to mobility has today INFLATED PRICES, even if the fact sounds like an oxymoron.

To add insult to injury, for everything, there is a different provider, a different protocol, a different process...

The end result?

Check your documents' folder in your car or your wallet to see the amount of paperwork, insurance & road-tax certificates, travel cards, licenses, tickets, receipts, parking permits you've accumulated, how many direct debits you have put in place, how many passwords you need to remember to login to your accounts, how many different processes you need to memorise to avoid trouble... And every time you either change a car, a supplier, a mass





transport operator, the place you park, your insurer, you travel to a different town or country, you need to re-invent the wheel and pile additional cards, passwords, receipts, and paperwork. You didn't realise until now? Well, we did.

Imagine now yourself changing the rules of the game. Imagine now a service that DOES NOT NEED ALL THESE COSTLY AUTOMATIONS, the infrastructure, the massive initial investments... and can help you AVOID ALL OF THE ABOVE HUSSLE, enable you to PAY REDUCED PRICES FOR EVERYTHING... a service thanks to which travelling and commuting will become a pleasant experience, from time wasted to interactions to the ELIMINATION OF PARKING FINES. Imagine a service defined by you from the beginning to the end.

Welcome to **the Swiss-knife of mobility**. Welcome to **Roadebit™** - the first of the Hellenium projects.

From tomorrow, thanks to **Roadebit™**, you will never have to set up a single mobility related direct debit with any Bank, you will pay a totally personalised motor insurance and road-tax only when you drive, and according to how or where you drive. You will be able to drive any car; you will never have to stop to pay tolls, think twice when you see a congestion zone sign (for as long as they still exist), you will be able to park wherever you go, without having to search for a "Pay Here" sign, translate parking signs abroad, use any form of credit or debit card or search your pockets for cash. You will be able to ride a bus or a train without the need for any travel cards, tickets, smart rings, smart.... the lots. You will never again have to remind yourself to buy travel insurance, mobile insurance, rent a car excess insurance... You would be able to say goodbye to documents, certificates, and passwords... to cards... to hassle.

HOW ROADEBIT™ WORKS

Simplicity is not accidental, and it is not spontaneously occurring either.

Simplicity is the end result of optimisation, of an endless circle of lean engineering, until you run out of capacity to simplify further.

We are witnessing at present a rapid progress in the area of payments automations and IoT with several of the above-mentioned optimisation circles creating results in front of our eyes.

From the tram conductor and ticket issuer, we show the "smart" card evolving.

From the booth and cash-based configurations for road toll collections, the Open Road tolling systems, Pay with your mobile parking systems, plate recognition based congestion charges systems, black-box based pay-as-you-go motor insurance, etc.

Mighty impressive -- each one of them -- without doubts, but, are they the end of the journey towards simplicity? How did you benefit from them? Has your ticket price been decreased?

Start contemplating:

- the residual degree of complexity that derives from the processes that underly these services introduction
- their massive initial investment needs in infrastructure and monitoring systems (i.e., sensors, networks, etc.)
- the time it takes to deploy them
- the special organisational structures needed to manage the huge amount of 3rd parties needed to collaborate with
- the armies of engineers needed to maintain them
- the number of participating organisations to run them, and the subsequent operational complexity to do so
- the cost of transactions within these B2B2B...2C ecosystems... etc.

to realise how far from achieving simplicity they really are, and why you keep paying more and more every year.

Based on the most recent research, the above causes combined can still **absorb, depending on the application, anything from 23% to 63% of each automation schemes revenues**, without accounting for the initial investment needed for infrastructure technology and licensing!

These are money that YOU PAY on top of what you should, if the simplicity had reached its final stage.

Let's take, for example, the most advanced Automated Toll Collections scheme today.

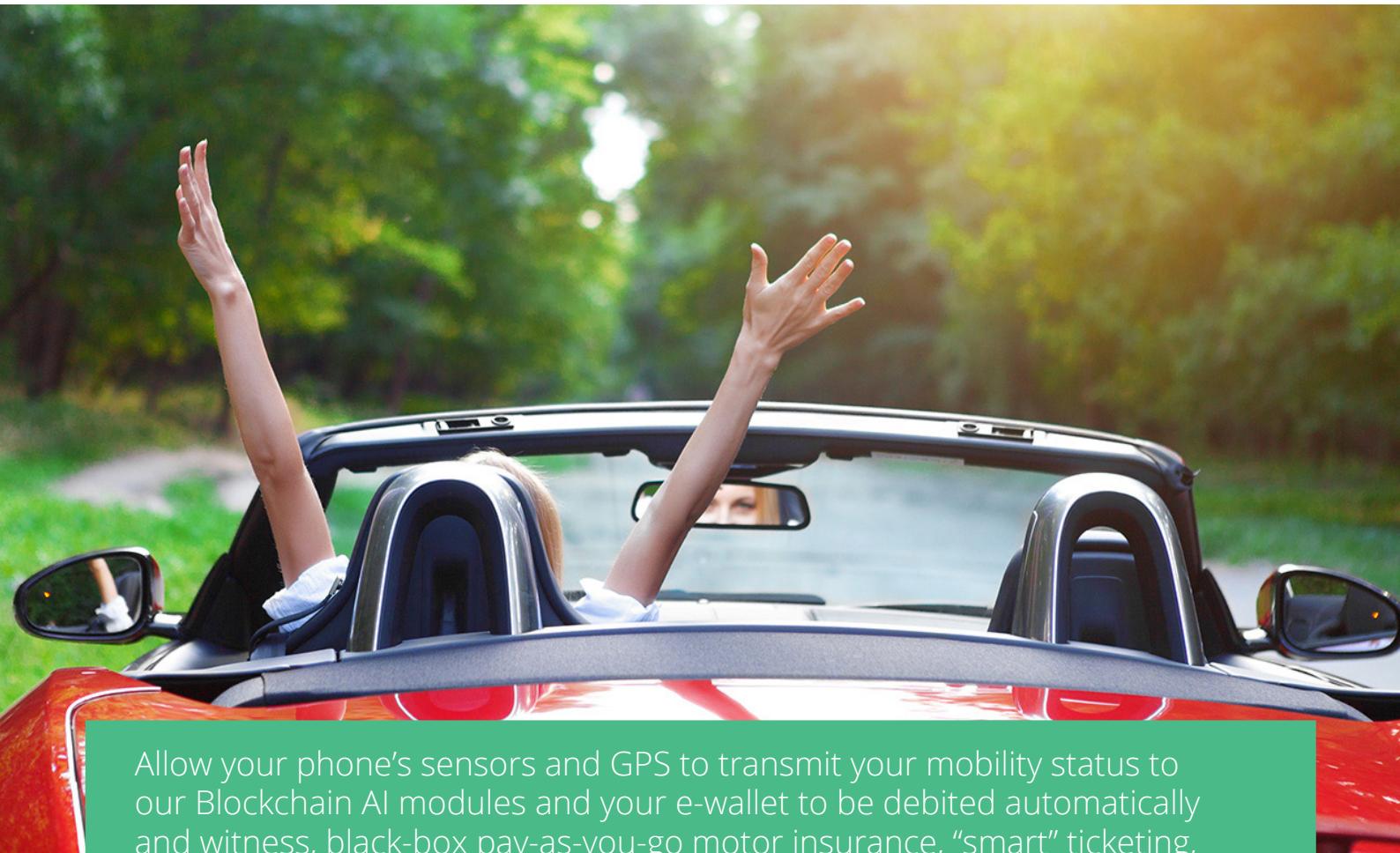
It needs at least 10 months from decision to tender, 6 months for approvals, contracts and project setup, hundreds upon hundreds of technology elements, supporting arches deployed across the motorways with cameras and sensors hanging from them, digging the whole country to install fibre optics and cables that will connect these to data transmission centres/masts, technology in every car participating in the scheme, massive initial capital investment, monitoring stations, maintenance teams, vendors management... banking clearing systems... the list goes on and on.

Does it not worth the effort? You may ask. Did it not improve motoring conditions and saved millions of hours for the drivers? It most definitely did.

Can the whole process be simplified? We asked. Can all these services become cheaper for all? They most definitely could.

Roadabit TM is the personification of simplicity. It was designed by one of US. To serve US, not a business need.

The end of the road to each and every one of these mobility related lean engineering circles mentioned above.



Allow your phone's sensors and GPS to transmit your mobility status to our Blockchain AI modules and your e-wallet to be debited automatically and witness, black-box pay-as-you-go motor insurance, "smart" ticketing, "automated" toll collection, road tax payments, cashless parking, "automated" congestion charges... and the rest of today's mobility "automations" becoming obsolete.

Roadebit™ is a simple, universal, paperless, cardless, cashless, transaction & infrastructure free set of solutions that run on a dedicated Ethereum based Blockchain platform. It is an amalgam of services, all of which are based on the same techno-methodology and delivered through a similar process.

All a user will need to utilise them will be three components: His will to participate and share his experiences, a very small mobile application, and a Blockchain e-wallet.

Roadebit™ was built as a reply to our collective suffering. We collected the amalgam of all commuter and drivers' complaints available on the internet, to build a collective wish list that became a set of propositions. The idea is that after its implementation, the Hellenium community will add to the list and a new improved version will be created to address these needs.

THE BENEFITS

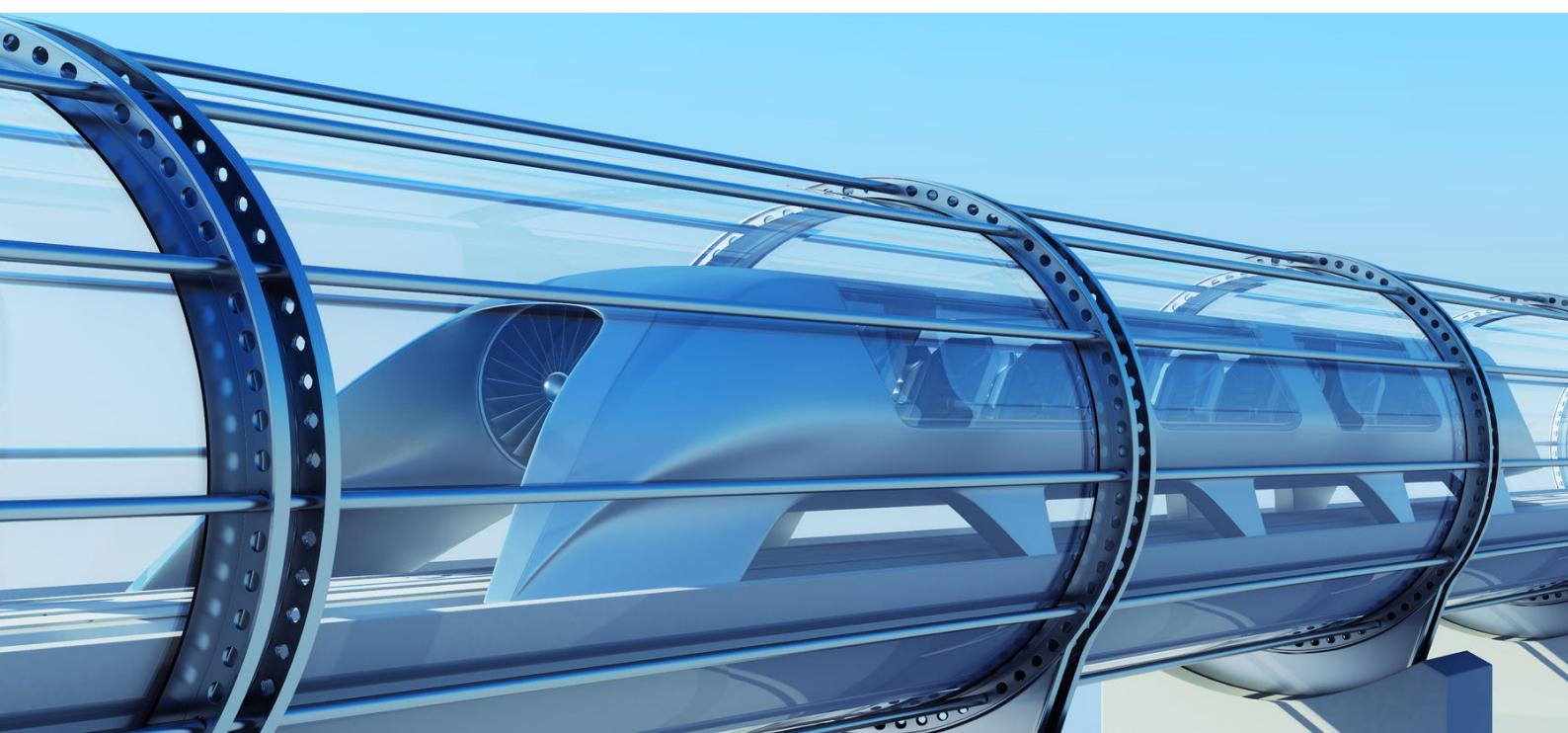
The world will become a better place for anyone on the move, from the moment the **Roadebit™** will be introduced.

For those driving: you will stop worrying which vehicle you are driving or to whom this belongs to, if it is a rental or shared, if it is a bicycle, a moped, a car or a van. Open roads will become at last a reality, there will be no stopping to pay for tolls, no need to search for a petrol station to buy a road use sticker if you travel abroad, to worry if you are insured or not, to search for cards or local currency to buy fuel or charge your electric car, you will be pleased to ignore totally congestion zone signs, searching for "pay here" signs in parking spaces, and you will definitely not need to pay any more parking fines... No more paperwork, certificates or receipts to carry around, no more need to lie to your insurer about your age or the mileage per year. You will be able to choose how much you will pay for insurance, if you will pay by the hour or the day, or use any other periodicity - even a flexible one based on your available funds, what type of insurance package to activate depending on the location you are. You will even have the option to allow **Roadebit™** AIs to decide things for you.

Do you really need a broken glass insurance when you have your car locked in your garage?

There will be no limits to the controls you will be able to apply to the system, i.e., if you will prepay for any service to gain the maximum discount or use your capital for other reasons... **YOU WILL BE AT LONG LAST IN CONTROL.**

For the passengers and commuters, the changes will be even greater. Life will flow around you, frustration-free. Commuting and travelling will be a breeze. You will enter and exit a bus or train without any other action; no tickets, no cards, no travel cards, no ticket cancelling machines, no interaction with any type of sensors, no expiration dates. You will be able to travel abroad worry-free if your travel insurance is updated or if you've forgotten your driving license in order to rent a car.





On top of that, EVERYTHING WILL BE NOW CHEAPER, and to put the icing on the cake; you will BE IN COMPLETE CONTROL OF WHO CAN SEE, WHERE YOU WERE, OR WHAT YOU WERE DOING, and in which cases.

WHAT SERVICES WILL BE INCLUDED INITIALLY

The Roadebit business will be a spin-off from SoNiceSoNice (SN2) UK Ltd. It will utilise, through an exclusive licensing agreement, all technologies and financial tools needed from SN2 like e-wallets, chain payments, etc. and will offer initially a group of products (with more to follow) comprising from the following modules:

- Pay-as-you-go 2.0 motor & travel insurance,
- Automated toll collection
- Pay-as-you-go road tax collection (this is a global first)
- Automated congestion charges collection
- Cashless & cardless parking (both gated and roadside)
- Cashless & cardless mass transport ticketing and even
- Cashless & cardless driverless car sharing payments

Roadebit™ has the potential to become THE mobility tool for every single person on the planet. To help spread the benefits to all, we made the executive decision to offer it in the form of a Platform as a Service (PaaS), to interested enterprises around the globe.

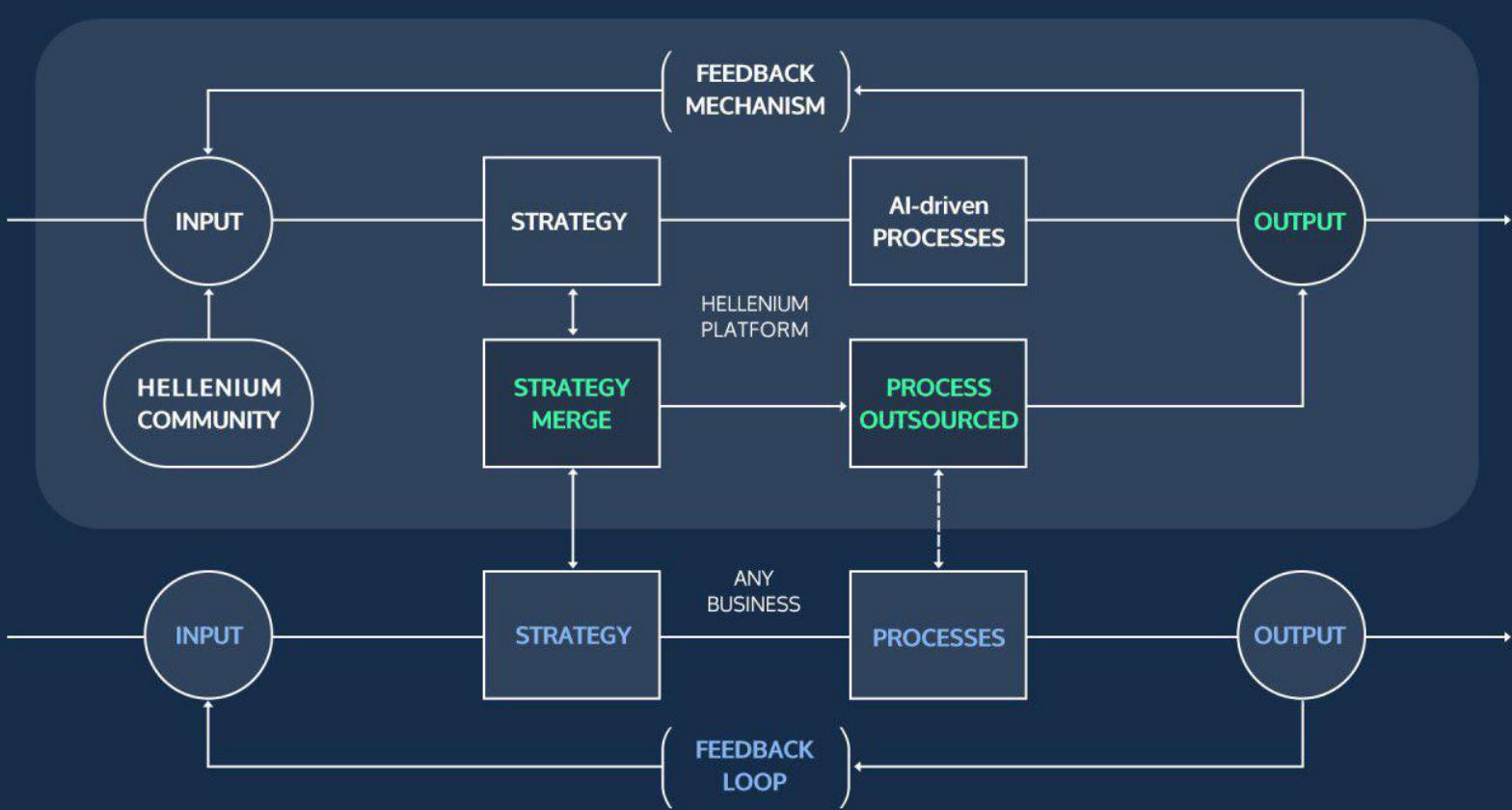
We will forge these partnerships on a module or module-bundles basis, ideally with businesses that operate globally, with our second choice being those that do so regionally and third with ambitious to expand geographically local entities.

The connection of these enterprises to the Hellenium platform will be done through APIs. The end-to-end process we designed is so simple that can be deployed within weeks anywhere around the globe. From an operational perspective, our platform will become a decentralised node manned by a team comprising from their employees, Roadebit's consultants and technicians, and will be complemented with AI modules.

We have already made the first steps towards that. All other sets of services that will be deployed through the Hellenium platform will follow the same model.

THE UNIVERSAL INTEGRATION MODEL OF THE HELLENIUM PROJECT.

All propositions that will be deployed through the Hellenium platform will utilise the Hellenium approach. The set of services we named **Roadebit™** will pioneer this methodology.



THE EXPANSION STRATEGY WE DEVISED

Our strategy is to offer **Roadebit™** through partnerships. Through our extensive networks in the field, our network of advisors, partners, and investors, our team have access to all relevant professional industry networks; and is well positioned to build lasting strategic partnerships.

Analysing our network, we quickly realised that due to the wide range of applications the



product can serve, there was in front of us a variety of paths to market introduction.

In order to have a clear image and make an informed decision, we devised a set of criteria and placed a weight against each one of them. The criteria and the end result appears below:

Industry Sector (MNOs and Large Organisations)	Per-entity existing customer base	Necessity to reduce provision cost	Partnership mentality in the field	Global ambitions	Ability to invest in the idea	Techno- philia	Overall
Motor, Health & Travel Insurance	Medium / Large	Medium	Very High	Medium	High	High	Green
Non-automated Toll Collection Independent Organisations	Large	Very High	Medium	High	Small	High	Yellow
Congestion Zones (Councils)	Small	Very High	Non-existent	Non-existent	Small	Very High	Red
Mass Transport Ticketing	Large	Very High	Small	High	Small	High	Orange
Parking Operators	Medium	Very High	Very High	Very Small	Medium	Medium	Yellow
Road tax (Government Organisations)	Very Large	Medium	Non-existent	Very Small	Very Small	Low	Red
Car sharing schemes	Very Small	Unknown	Very High	Very High	High	Very High	Orange

At the end of the exercise, our main candidates, the ones that offer us a green light were the Insurance Companies. So we decided to start with them.

Our intention is to target the major Insurance companies initially. We started with the biggest (Allianz), and we are already in discussions with them.

To overcome the expected systemic immaturity that occurs after the launch of any service, we will confine ourselves depending on ICOs outcome into 3 to 5 initial countries ideally European that:

- Can utilise most of Roadebit set of services
- Belong to the extremes (high & low) and the middle of their per capita spending for these services
- Belong to the extremes (high & low) and the middle in regards to their techno-philia
- Belong to the extremes and the middle in regards to market penetration difficulty

We will use the knowledge of the spectrum to adjust our strategic approach per country post this stage, based on where it "sits" in comparison with the extremes.

We envisage completing this first stage with 10 to 18 months.

We will start by offering to the community motor and travel insurance through our own site (www.roadebit.com), which will be transformed at the post ICO stage to accommodate this need.

We will start seeking partners for the rest of the market segments after we achieve a 3% market penetration in every country we operate.

The order by which we will pursue these partnerships will heavily depend on the country, but roughly, it will follow the Parking, Toll, and ticketing paths before we engage with the rest.

WHY AN INSURANCE COMPANY WILL USE THE HELLENIUM PLATFORM

Our Insurance partners will welcome **Roadebit™** because it offers unthinkable until now customer-centric benefits that they can utilise in-house. From 100% personalised service provision which allows a clearly defined profit margin to emerge without penalising the rest of their customers in order to balance the risk¹, to Conditional, dynamic & variable per insurance module premium charges, an impossible task without the presence of AI modules, which will warranty them a risk-free charging model to emerge offering similar to the above benefits... to Dynamically adjusted any number of drivers per car insurance model which promises to alter the institutionalised ideas of what motor insurance means, as it will "liberate" the driver's insurance from the car insurance, opening the road for a sharing economy compatible model.

Can offer them an **off the shelf operations optimisation model** allowing from a straightforward obstacle-free (no visits to a technician, no postmen) customer journey to a simplified document management system to an embedded supply chain management tool that reduces overhead (admin, accounting, finance, legal)... to a fully automated zero transaction cost agent's and broker's commission payment mechanism.

Roadebit™ has the ability to **offer them the competitive edge** (as we will partner only with one insurer per country or region) and unique advantages that are in tune with ACTUAL consumer needs like: Reduced service provision cost, low cost & low risk driving-behaviour-determined

1 . Until now, insurers price their premiums based on the average driver. That simply means that, good drivers (despite the non-accident discounts they may enjoy, pay more than they should, to cover for the accident-prone drivers. At the same time, drivers with a poor driving record enjoy reduced prices a. because of competition pressure and b. from the fact that there are no mechanisms in place to reduce white lies of the nature I am driving only 5000 km per year.



Market Customer Insurer



Big switch is coming

15% of the total population changed their answers from "unlikely to switch" to "likely to switch"



Potential solution: digitally-enabled motor insurance

Need to find a way out of commoditization

Potential size: more than **15bn€** Europe-wide by 2020



Insurer is **one of the top 3 actors** that people **trust** in to share their personal data.



50% of customers are willing to share their driving data in exchange for additional services



Today

offers discount

Tomorrow

offers services

Day after tomorrow

orchestrator of the mobility ecosystem

insurance to new drivers, offer behaviour and condition dependent dynamic premiums, or the ability to satisfy the needs of niche markets like: Time sharing vehicles (i.e. motorhomes) or car sharing schemes or even driverless cars insurance, rendering their offerings future proof

Roadebit™ can help insurers increase their profit margins (not at the expenses of their customers), by escaping from the price war (consumers will be unable to compare them with anyone else), streamlining their operations, reducing the cost of transactions (card payment processing charges) and overhead...

Roadebit™ can reduce customers' churn (losing customers to competitors), by warranting the lowest price always, by allowing the customer to affect his premiums through his driving behaviour, in order to achieve the maximum discount... by allowing the product to be used for alternative purposes.

In other words, they will want it because it complies with ALL of their strategic objectives.

All of the above mean one thing. Insurers will afford to offer cheaper insurance premiums without affecting their profitability, and even throw for free a travel insurance as a bonus!

WHY THE REST OF THE MARKET SEGMENTS WILL BE WILLING TO ADOPT ROADEBIT™

Roadebit™ has the power to change the institution of parking and save us (the drivers) billions in the process.

Imagine for a moment (and it happened to us all) driving in the centre of a town abroad, in a country the language of which you do not speak, and you need to park. How delightful would it be if your mobile was advising you if it is actually a free zone or not, if you can park there and for how long, how much it will cost you per minute, what is the probability of your car being mugged, vandalised or towed?

Imagine towns without markings, pavements without parking machines and parking signs. Imagine an end to searching for coins, what cards are accepted or not, if you need to buy from the corner shop a "pay-and-display" ticket or call a number for make a mobile payment, imagine your parking "virtual ticket" to never run out of minutes.

Imagine none to have to dig the roads and the pavements up to install machinery in the name of automations that cost up to 63% of the revenues they collect .

Imagine THE END OF PARKING FINES.



Roadebit™ can make all of the above a reality, at a fraction of the cost compared to all other systems.

You must be out of your mind as a driver to ignore both a written and verbal warnings in regards to when or where you can park, and how much it will cost you. Research has shown that when a fact is acknowledged i.e...."you cannot park in less than 17 meters from the curve on this road," the average person will not ignore it. **Roadebit™** mobile software will be actually advising you in real-time where you can and where you cannot park and how much that will cost you.

But even if for some irrational reason you ignore the recommendation, **Roadebit™** has the antidote even to that. Under the **Roadebit™** process, the user will never be fined, but instead, he will lose part of his discounting privileges. So, for example, next time that you park anywhere, you will pay normal prices instead of discounted ones, your road tax discount will disappear, and your insurance premiums will be affected. In other words, YOU WILL BECOME THE JURY AND THE JUDGE of your actions.

We calculated that **Roadebit™** could achieve economies of scale for its operators that can reach between 23 and 63%.

Authorities, Councils, and the rest of the parking operators alike will want it because Roadebit TM complies with ALL of their strategic objectives. All they will have to do is to balance their profitability increase with the discounts to all users.

TOLL OPERATORS WILL BREATHE A SIGH OF RELIEF WHEN THEY LEARN ABOUT ROADEBIT™

Toll operators belong mostly in 3 categories.

- Companies that belong to construction consortiums, whereby toll collection for a specific period measured in decades normally is a part of their remuneration to cover their partial investment in building the road and repay any bank loans they used for the same reason
- Technology consortiums that collect the taxes on behalf of those responsible for transport public organisation, utilising their own technologies and
- Companies that specialise in Toll collection and undertake the task through public tender.

Our prime target will be the last category. In case one does not exist in the countries in scope, our fall-back plan is to approach operators from other countries that want to expand in that region.

In both cases, their task will be to approach those of the first category or the public organisations directly.

Why would those specialising in toll collection businesses like to partner with us?

We referred to that briefly above, but mainly for three reasons:

- To gain a competitive advantage when bidding in new tenders
- To reduce their operational cost and subsequently increase their profit margins from their existing contracts
- To acquire new customers from the first group using our rock bottom collection cost as a sales argument (for those that are unaware of the Hellenium project)
- ...
- Because we will have an existing customer base ready to utilise our proposed toll collection model.

Depending on the technology, electronic toll collection can cost anything between 11.3 and 41.3 of the revenues

<https://www.ntanet.org/NTJ/48/2/ntj-v48n02p217-28-administrative-compliance-cost-manual.pdf>

2. Just fees collection can cost anything between €40 and €400 per year, depending on the degree of automations.



Add to this the initial investment needed for all the sensors and their supporting structures, the telecommunication infrastructure and the project implementation cost, plus the lost revenues during the time it takes for any project to be completed, and compare that with the simplicity of **Roadebit™**.

Roadebit™ is a world apart from any other toll collection systems. It SIMPLY COST NOTHING, and it offers the pure OPEN ROAD advantages. It is beyond us at this stage, whereby no discussions have been made with any of these operators, why anyone would not want to partner with us, given the fact that it is fully compliant with their strategic objectives.

In countries where there are no incumbent operators, we will participate directly in related public tenders as part of road or tunnel building consortiums or toll management. The idea is having the tender secured, run them as outsourced contracts through any local technology company specialising in the field.

Mass transport operators will be ecstatic with Roadebit™, and so will each and every one of its users.



Take one of the most advanced today mass transport payment systems, the OYSTER one (<https://oyster.tfl.gov.uk/oyster/entry.do>) or the most advanced of them all, the so-called mobile ticketing for which we quote the analysis from Accenture (<https://accntu.re/2w8AFFD>). "However, launching a mobile ticketing capability can be a complex undertaking. It requires transportation providers to build new systems and infrastructure, train staff and, of course, use public funds as sparingly as possible, and provide satisfactory returns on investment—all while keeping customers happy..."

Both systems were inspired by institutionalised ideas of the past, and driven by the false notion within Government sectors of automation as a progress. Progress can be delivered in various ways, but the most productive ones happen when old ideas are abandoned altogether, and new ones take their place. Think as examples, the steam engine, the car, the internet, the email, the mobile phone, digital photography... It is what in the geek language called disruption.

In our case and in both examples, the institution of the "ticket" is ever present and framed the logic of the solutions.

But do we really need a "ticket" when we have geolocation and accelerometers and ...all other sensors on our mobiles to define our presence in space and time?

Do we still need to carry travel-cards, to build massive infrastructure, monitoring centres, do we need armies of maintenance engineers, massive investments, when the mobile infrastructure is ever present and covers 99.99% of every urban space?

How about getting rid of all of the above (and thee gradually), and instead, monitor the space-time occupation of a person within a mass transport system and charge him/her according to his actual use/occupation of the medium?

What justifies one to be charged the same ticket when he/she travel 2 km and the same when 15?

Why not all the savings from the new ticketless mediums to pass directly to the commuters?

Who would not fancy a 30% discount on ticket prices?

Roadebit™ is a simple proposition that requires no initial investment, no infrastructure, no cards, no card distribution teams, no tickets, no armies of engineers or dedicated monitoring stations... nothing.

It can be deployed as fast as people can download the application on their mobile phones, if they do not have it already and create their e-wallet. And as an additional bonus and warranty, a smooth transaction from the existing systems as it can run in parallel with them until their contracts expire.

You may be tempted to call the new approach disruption, but for us, the emphasis is on its positive social impact.

All we need to do is demand it in mass; it is a part of their strategic objective at the end of the day.

GOVERNMENTS WILL FALL IN LOVE WITH ROADEBIT™

Depending on the country you live, you will possibly pay road tax in a different way.

As things stand, governments have no other choice, but on top of the actual tax they are trying to collect, to count in the collection and administration costs. The internal process management cost especially is so high (up to 37% of the revenues) that to countries like the UK, it is making sense to abandon the windscreens tax-disc practices in favour of plate recognition software, and cameras installed on bridges and on arches above the motorways in order to





capture all those that try to avoid the payment by declaring the car as unused (SORN).

If that was not enough, irrespectively of where you are or how many days a year you are using your car, you would still have to pay the full year tax. Based on the average 170 days that people are using their cars per year and assuming a 25% cost of service provision THAT MEANS THAT YOU and I PAY 3 TIMES MORE OF WHAT WE SHOULD.

But the unfairness of the system does not stop there. Indiscriminately, people are asked to pay their vehicle excise duty based on what car they drive (based on cc capacity or emission levels) and not where they drive (motorways or secondary roads), nor on how many miles they do, or how many passengers they carry at a time, or... it goes on and on.

Governments do not have the ability to tax their citizens individually based on road use (excluding tolls which we analysed above), but they rather charge, all the same, based on the car they drive!

And guess who is paying for these operational inefficiencies of the system. YOU DO.

IF WE ARE NOT HEAVY ROAD USER, THEN
WE PROBABLY SUBSIDISE THOSE THAT
ARE, in which case WE MAY END PAYING
EVEN 5 TIMES MORE THAN WE SHOULD.

Here comes **Roadebit™** to the rescue.

Through it, governments (and politicians) will have the option to start charging you according to your exact road use (and politicians to take the credit for it). It is a part of their strategic objectives. Isn't it?

You drive a lot - you will pay a lot. You drive on expensive to maintain or overloaded roads; you pay more, you avoid them; you pay less. Have you ever heard any Transportation Ministry to be able to incentivise the use or not of roads, based on environmental or citizens' interests? Now they will be able to.

And because all of these payments can be automated, processed through decentralised systems that cost next to nothing, and all transactions recorded directly into their central accounting systems through APIs, the reduction of their operational expenses can amount to billions per year.

The benefits are far-reaching and can even be used to protect us from ourselves. For example, if vehicle excise duties are to be connected to individuals insurance payments, thanks to **Roadebit™**, there will be very few that will risk driving without insuring their car.

How far are we from enjoying all that, if the Hellenium community uses the power of social media, months?

THE FUTURE IS BRIGHT

With the ability of **Roadebit™** to monitor one's geolocation and the path of travel in real time, all is needed for services like car sharing, driverless car timesharing, negotiating road priority, participation in road improvement investment schemes — anything anyone has ever think in relation to mobility or whatever comes in the future, will always be one click of a button or a verbal order to your phone away.

The future of the collectively forged mobility institution is bright. The future is OUR **Roadebit™**

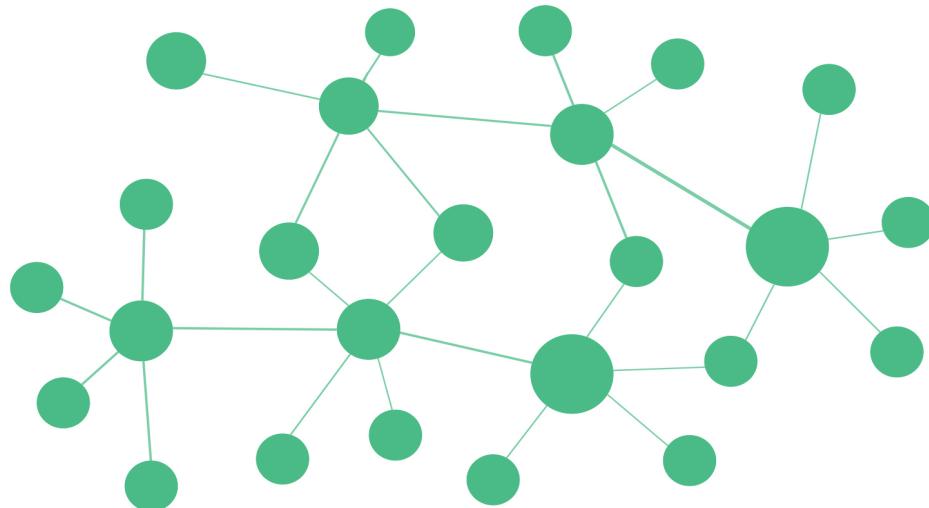


ORGANISATIONAL

THE HELLENIUM OPERATIONAL MODEL

Three members of our team are experts in Organisational Design. Using this knowledge, we designed both the operational necessities for a company agnostic PaaS and an optimised organisational structure that was suitable for our strategy to support this first project of the Hellenium platform.

The final format we have chosen, in order to be able to manage all our partners and our community needs, resembles a decentralised structure with teams in the place of nodes. Every team will be responsible for a set of partners, while expertise and time assigned to each task will be managed by a PMO structure, which will sit at the same level as the teams. Members of every team will be multitasking and assigned overlapping duties in order to eliminate functionality gaps.



This is a very economical and flexible structure, compared to any hierarchical one, with the added benefit that expertise acquired within these teams can become seeds to grow new ones as our partners' base increases.

The initial team will serve all four functions, namely: front, middle and back offices, as well as the knowledge management one. The last will be responsible for the community's collective consciousness. All new propositions that will follow in order to enrich Roadebit and create the frameworks based on which the new proposition will take shape, will be managed by this team.

We estimate that the total resources at this stage should not exceed 16 people for an initial community of 10.000. The members that will create the first team are either already in place, or have been identified and willing to join.

THE TECHNOLOGY WE WILL USE

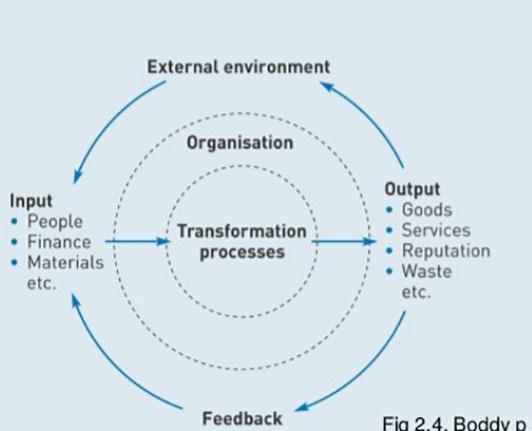
The Hellenium platform will resemble an open system's architecture, and will comprise from:

INPUT

- A database containing the smart contracts (AI based algorithms) of our partner organisations
- A direct connection to <https://memeplex.es> SN2's existing Blockchain platform that contains all AI-based modules that will be used to manage transactions.
- The Users, Partners and Vendors interfaces that manage supplies
- Currency exchange informational direct links
- A constantly updated spatial and fees database deriving from our partners
- Data deriving from the Roadebit™ mobile application or any other future applications
- A conflict resolution front end

PROCESSES

- The engines that will manage the functions of the platform. These are software modules supported by AI-based algorithms
- A database that will contain the smart contracts with the companies that will outsource their functions to the Hellenium platform
- A database that contains the smart contracts (AI based algorithms) of the users of the service
- E-wallet to e-wallet transaction engines
- Currency exchange engines
- Crypto volatility AI that manages price fluctuations to protect the values in e-wallets
- A refunds mechanism
- Roadebit™ data analysis and charges





FEEDBACK

- A database that will contain the collective consciousness of the community
- A forum management engine
- A knowledge management engine linked to the environment and the social media

OUTPUT

- API managed links to our partner organisations' ERPs
- E-wallet based transaction engines to the Banking system
- The User, Partner and Banks interfaces that manage transactions
- Regulatory reporting

ENVIRONMENT

- The Ethereum
- The Internet of Things (IoT)
- Spatial informational sources (i.e., Google maps)

The technology modules we will utilise from the existing memeplexes platform

- **Liquid Payments:** This is an AI managed user-defined dynamic form of Direct Debit used for a variety of purposes, the main of which is to reduce the transactional risk of smart contracts
- **Chain & Parallel Payments:** These are once more AI managed smart contract modules. They are the fundamental blocks of the 2DVVI techno-methodology developed by SN2, which transforms supply chains into ecosystems that subsequently act as one entity. These have a number of benefits like:
 - Eliminating the need for traditional transactions within these ecosystems, creating transaction-free environments.
 - The distribution of risk, receivables, and expenses to the members of the ecosystem are assigned to AI modules achieving economies of scale of up to 93%
 - reduces the risk of late or non-payments between the members of the ecosystem reducing their cash-flow needs by up to 73%
 - increases the members' liquidity — reducing their need for borrowing by 350%
 - ...
 - Reduces the cost of transaction with the consumer
- **Cashless & cardless transaction AI modules.** These are based on AI that acts in response to sensors or user demand to process a transaction. This is part of SN2's IoT arsenal.



memeplexes

THE ROADEBIT™

Mobile software

This is a small software module available on both the Android and iOS operating systems offered for free and serving the following functions:

- Recognise the right of a user to utilise it or not
- Acts as the user's interface to the Hellenium platform and the Roadebit engine
- Enable communication with a Help Desk
- Securely collects and transmits data to the Roadebit engine within the Hellenium platform in intervals depending on predefined conditions. The conditions are dynamically adjusted in order to save energy and bandwidth. When a Wi-Fi connection is available, the software will always utilise it. The data it transmits contains information collected from the mobile sensors (GPS, accelerometer, gyroscope, etc.) and from its interaction with any other IoT enabled technologies in the vicinity.
- It is always active in the background.
- It encrypts the due to be transmitted data using the most advanced algorithm
- It decrypts data coming from the server
- It transmits alerts and warning to its user
- It can act as an ad-hoc transactions engine

With the exception of the AI module within it that decides when to send data and when not, and the encryption and decryption module, no other computational process happens within it.

All computational processes are happening within the Roadebit engine located at the Hellenium platform.

No user or transactions related data is retained by the application or stored permanently in the mobile device.



THE ROADEBIT ENGINE

This is a clever piece of technology based on learning systems (AI). It serves an array of functions the major of which are:

- Be constantly "aware" of the user's location in space and time
- Manages the user funds through his e-wallet. The faction is user-defined and recorded on smart contracts
- Computes spatial information in order to apply charges (i.e., on-road parking)
- Aggregates the space & time locations to draw paths (i.e., movement on a motorway)
- Utilises these paths in order to charge the appropriate fees or premiums (i.e., if a path starts and finishes on a train line, the user will be charged a train ticket with the discounts depending on smart contracts)



- Distinguish the user's intentions in order to advise him (i.e., in case it realises that a user tries to park in a prohibited space)
- In case of doubt, communicate with the user in order to seek clarification. (i.e., if it realises that the user is moving at a speed that indicates driving a car and forgot to enact his insurance, it will seek clarification by asking him/her if he is driving or he is a passenger)
- In case the user utilises a mass transport system that is not yet in partnership with us, it will advise him that he needs to pay a fee.
- Distinguishes exceptional events (i.e., uses the accelerometer and gyroscope data in order to record a traffic accident)
- Updates automatically all relevant databases
- Directs funds to the memplexes platform in order to be processed or distributed

FINANCIALS

So, fellow community member, you decided to invest in the Hellenium because you do want to make the world a better and fairer place for the generations to come? But it would be nice if by doing so and enjoying better prices on anything related to mobility (to start with) and have some additional benefits. Wouldn't it?

Well, we have very good news for you.

THE MARKET'S POTENTIAL OF THE FIRST PROPOSITION, THE ROADEBIT™

- Worldwide, the value of motor insurance premiums was **\$ 671.3b** with this global market size having risen at a nominal compound annual growth rate of 5.2% since 2010 (Finaccord)
- Electronic toll collection market is expected to grow from \$ 6.00 billion in 2016 to **\$10.57 billion** by 2022, at a CAGR of 9.16% between 2017 and 2022. (ReportLinker)
- Road tax collection is an unknown, however, but with **1.2b cars** globally, any amount of a collection fee will be measured in billions
- Smart Parking will rise from \$11.3bn in 2016 to **\$26.2b** in 2021 (Businesswire)
- Smart ticketing market is expected to be valued at **\$10.22b** by 2022, growing at 7.93% between 2016 and 2022. (Marketsandmarkets)
- Congestion charges: a city like London generates 225 m/y, bringing the global market potential to **\$55b** with the most conservative assumptions

ROADEBIT™ IS A GAME CHANGER

All of the above analysis and market growth prediction was made based on the existing technologies. The introduction of Roadebit will possibly change that, we radically hope.

Our confidence that this will be the actual outcome is based on the following facts.

- Existing technologies (automations) did not have an impact on the service prices. Roadebit will do.
- The end user acceptance ratio of any new technology is proportional to the convenience it offers. For Roadebit, this is a given to the Nth degree
- People are notoriously difficult to change their habits. Utility is the one thing that can change that. It is easy to see the correlation between utility and proliferation of the mobile phones. Roadebit being the one tool that can cover anyone's mobility needs through his mobile, has all the ingredients for success
- Novelty is a powerful tool in the introduction of new ideas. We believe Roadebit belongs to this category.

Overall, we believe that Roadebit will impact the whole market increasing the adoption ratio of automation, and hence, the potential revenues that can be generated in every market segment it will be utilised, with the possible exception of the motor insurance which will possibly increase only slightly. Our estimation is that market potential for Roadebit will exceed \$850bn per year.

HOW WE WILL MONETISE ROADEBIT™ AND ALL OTHER PROPOSITIONS THAT WILL FOLLOW

We will offer Roadebit™ on Platform as a Service (PaaS) basis to all our partners.

To every enterprise or organisation that will utilise our services, will offer APIs to integrate their ERP systems with the Hellenium platform. The platform's remuneration will be based on commission.

Think the Hellenium Platform as an AMAZON for services.

Commission levels will vary depending on the industry. For example, in the insurance industry, is not uncommon for agents to be offered 13% commission, toll collection operators to gain 56% of revenues, parking operators 60%, etc.

Provided that we can save every industry anything between 23 and 63% of their current operational cost, is a strong indicator that we can justify the commission of at least 10% of the transactions that will be processed, on top of the discounts we will demand for our communities.



We calculated that per 1000 users, this can generate anything between €8,000 and €42,000 of revenues per year. The in-scope population (phase 1 & 2) approximates 260 m. With a 6% target, this can give us a customer base of 1,560.000 and revenues of ~ 40 m, 24 months after launch.

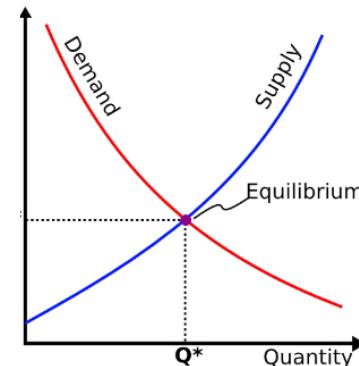
By holding Helleniums, you will own a part of the platform and the company that will be created to run it. We will decide together how these dividends will be distributed, and in which point in time.

WHAT ADDITIONAL VALUE OUR INVESTORS WILL ENJOY

Cryptocurrencies may increase (they usually do) or decrease over time. The exchange value of any one of them depends on several factors. We explain below how major of these factors are expected to affect Hellenium prices in order of importance:

- **Usage:** This is, in simple terms, the amount of e-wallets in circulation. Every single account of any person that will use one of our propositions like Roadebit™ will own one by default. We are planning several more high-profile projects (to be announced soon, and several currently on the sketch board) that will necessitate the Hellenium as their means of exchange. This means that the potential number of e-wallets in daily use could with your help and support, reach near 70% of the active population where they will be deployed. Despite this optimistic view, our Initial targets are more down to earth moderate, at just above 6% of the active population of the countries where Roadebit™ will find potential fertile ground to expand within the next 5 years. With a population of the developed countries just above 1.3 b (<http://www.prb.org/wpds/popup.html>) in 2017, this amounts to 78 m e-wallets target by the end of 2022 just from Roadebit™, without accounting for the e-wallets that will be created to support the upcoming projects over the same period. To be noted, the active e-wallets globally as of August 2017 was just above 15.7 m.
- **Utility:** Ether has a practical utility for being a smart contract token to allow distributed secure execution of smart contracts, for the price of what the ether token is, which very few cryptocurrencies can do. Hellenium will be based on Etherium and will utilise smart contracts, to store dynamically adjusted values, to express non-interest based forms of credit (Islamic banking compatible), to substitute interest rates (yes we know this will be a revolution but, we cannot disclose any details yet), and many more. The emphasis we place in Helleniums utility will be expressed in our investment strategy, as every investor will be able to use the Helleniums in his e-wallet to buy insurance, to pay for road tax, tickets, tolls, etc. Every service of Roadebit™ will accept payments in Helleniums and so all the rest of the propositions we will bring at a later stage.
- **Supply and demand:** With the potential to be used by so many, we had to make an

assumption in regards to what would be the most beneficial for our investors in the long run. Assuming subsequently we will reach our 78 m target within a 5 year period following an exponential growth curve (x2) and with the expectation for its value to increase in a similar manner, we calculated that scarcity should be introduced at the beginning of the exponential slope, which is expected to be reached at roughly 1000 days from launch. 150 m coins at a maximum will be issued



- **Media:** Media conglomerates and “independent” news agencies may have agendas when it comes to politics, but when it comes to technological innovations; they are rarely biased or controlled by a specific company. Technology writers are humans like us. They may have preferences when it comes to technological debates (i.e., proof of work vs. proof of stake in the Ethereum protocol), but when they see a good idea, they recognise it. All we have to do is to present them our arguments. And our arguments are compelling:

- The Hellenium project was created to serve the interest of communities
- the Ethereum protocol we are building on is a proven infrastructure,
- the technologies we will utilise from 2DVVI, Chain & Parallel Payments, Liquid Payments, etc. are proven concepts that work
- the society will benefit overall by its presence,
- Roadebit, the first of the propositions to be based on the Hellenium platform, is ACTUALLY needed by anyone on the move,
- it is a unique tool and a step forward in the evolution of mobility-related technologies,
- the end user will benefit both in regards to simplicity and price,
- it will generate more jobs than it will automate,
- it is universal and universally applicable...

We think we have a good chance to win the argument. All we need to do is make them aware of the facts.

- **Public perception:** Public perception is influenced by the product’s utility, price, user-friendliness, the degree of innovation it introduces, the degree of positive social impact, the degree of negative reactions it generates by media perception, if it stands to comparison, by whom it was endorsed... Well,

- there is no other proposition at present in the market to compare it with,
- it obeys the principals of a mutual interest sharing open internet community
- it was built for all, not the elites,
- it will create endless new business opportunities if used as a platform for business to build offerings upon
- its first application is no less than the Swiss-knife of mobility with at least 6 services into one,
- its user-friendliness is a given, as it is less demanding than a cloud in the sky,
- it will definitely reduce your monthly spending,

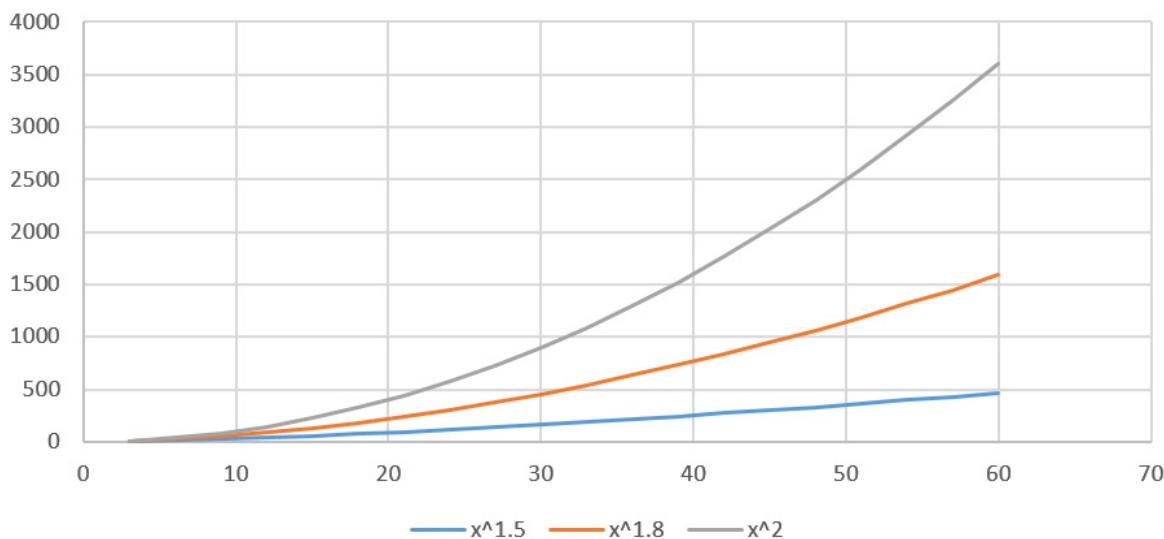


- it is the cutting edge technologically from an AI perspective,
- and in regards to endorsements, all that matters is that YOU like it and not any celebrity, not that we would exclude them :-).
- **Investors who is who:** Our idea of how many and what investors we need is simple: the more, the merrier. For us, the ideal investor is the one that cares about values that are not necessarily represented in monetary terms. Investors that will become the seed of the community we dream of. All we believe we need to do is make you aware of the Hellenium project and its first proposition - the Roadebit. Even if you never invested before, even if all you can contribute is a tenner, we will be honoured to have you on-board for as long as you do care.

With all of the above factors predicting a successful outcome, we (you should) expect the value of Hellenium to increase following the curve we predicted.

In the graph, you can see the 3 different scenarios we plotted namely pessimistic, expected and optimistic.

Hellenium Value Increase Scenarios



So in conclusion, what should you expect in return of your investment? These fall into 3 categories, namely; financial, personal, and social. Monetary rewards will derive from:

- **Owning part of the Hellenium platform and the company that will be created to manage the Hellenium Project.** We promise you that the benefits will not be limited to just paying you dividends, year after year.
- **The increased value of Hellenium.** With usage, utility and hopefully, public and media perception on the green as a given, with every new user that will be added, the Hellenium price will rise. Businesses that will inevitably own the e-wallets with the higher value they will be incentivised to retain them in Helleniums. The incentives we so far can disclose will be based on; reduced transaction cost between e-wallets, expected value increase, the ability to use them as a short term investment tool (i.e. supply chain finance), FREE RECURRING PAYMENTS and because they will be allowed contain multiple classes assets at low cost. From your side all you will have to do is keep expanding the utility of your e-wallet and store everything - even your salary in Helleniums. The more you do, the bigger the end result will be. Hellenium price increase will then be a given, and with it, the return on your investment. We love the idea of every "penny" left unspent from your salary into your e-wallet to worth more at the end of the month. That is a constant salary increase by default.
- **The strategic investments we intent to do.** Every transaction that happen within the Hellenium network, a small fee per transaction will be added to the value of the HLN. We will use it to buy back HLNs, in order to increase its scarcity and consequently, its value. This is on top of any commissions we may make a part of, which may be invested in a similar manner. Assuming we achieve our target in year 5 and reach the 400 m transactions per day.... You do the maths.

Personal rewards will be derived from:

- Reduced pricing across the whole spectrum of solutions we will offer. Provided you live in a country where these services will be deployed, you may end up saving up to €3000 per year, or on the average family level up to €7500 per year.
- A membership in a global mutual interest sharing open community with privileges expanding beyond any citizenship "rights" you currently enjoy.
- The ability to mine for additional HLN

Finally, on a social level, you will be able to:

- Help us to change the insurance, mass transport, and parking industries forever. More will follow soon. We promise you it is a lovely feeling. Ask those that invested in Apple in early days, how they feel today.
- Help reducing driving and commuting cost for all forever, yourself included. How much do you pay for car insurance or commuting per year? How about paying half?
- Enjoy a membership to a movement capable of rationalising human needs and bring enterprises, organisations, and institutions at the same level of power with the consumers that constitute the society, the needs of which they were created to serve. A movement capable of stopping the exploitation of our weaknesses as consumers from our impulse purchases, to the culturally and media imposed "pricing as a given" marketers so capable are creating for us.



ICO – HOW WE PLAN TO,

A new company is created as we speak, which will own the Hellenium heritage and offer the coins to investors in these ICO and the coin sales that will follow with every new proposition. To speed up the process, the Roadebit will operate under the SoNiceSoNice UK operational umbrella initially utilising its Blockchain infrastructure <https://memeplex.es> and utilising its technologies like Liquid Payments, Chain Payments, etc. in order to manage risk and distribution of funds and receivables of the ecosystems that will be created.

As soon as the ICO process is completed, Roadebit will become an entity in its own right, and will move under the management of the Hellenium Project Group. Our intention is to incorporate it in an EU country that is financial institutions licence-friendly. We will agree details with the rest of stakeholders when the time comes.

We will advise you at both the pre-ICO and ICO stages where you can purchase your coins from.

We will offer the maximum assigned 22.500.000 coins for the first release, at a rate of 0.01 ETH per HLN with discounts available for both the pre-ICO stage and the early investors. These will represent shares in the Hellenium Project Group. Businesses belonging in the Mobility sector that will participate in the ICO as strategic investors will have the option to exchange their shares in the Hellenium Project with those of the Roadebit at 2/1 ratio. We will set aside a max of 1/3 of Roadebit's shares for this reason.

Our intention is to sell during the pre-ICO and the ICO stages, all of the 22.500.000 coins. We will offer to investors of the pre-ICO phase a 30% discount. This will be reduced to 20% at day one of the ICO and will gradually be reduced to zero at the end of the campaign. We intend to run the ICO campaign for approximately 6 to 9 weeks depending on the advice we will receive from the launching agency.

2.750.000 HLNs will become available at the pre-ICO phase capped at 3.750.000 if mobility related strategic investors wish to participate. No investor will be allowed to own more than 3.750.000 HLN during this ICO.

We will set aside 375.000 HLN as bounty during this ICO.

We intend to introduce a novel form of mining/rewards at the post-ICO stage based on value add for both businesses and the individual users of HLN.

We will set aside a max 2,625,000 HLN for that reason. This amount will be offered proportionally and in a diminishing order until the introduction of the next ICO or a 3 years period, which ever arrives first, at which point it will be reset it in accordance to the value of the token at that moment in time. The added value per user that will be accessible from the platform's

dashboard will be measured against;

- Usage (USG) – calculated based on the total value of transactions performed in HLN
- Usability (USB) — based the number of different services used. This will be a constant, a multiplier of (USG) (i.e. 1.02)
- The average amount of HLN retained (RTA) in one's e-wallets over a period of 12 months
- The contribution of adopted ideas (CFI) for future projects in the Hellenium platform based on public vote
- Novel ideas for the use of HLN approved by the community based on public vote
- Public Perception Influence (PPI) — Measured by the amount of businesses' Marketing campaigns based on HLN
- PPI — Measured in units of affiliate marketing in all forms that promotes HLN use (i.e. a new user)
- Collective Stabilisation Reward. This will be a constant deriving from a formula containing the fraction of HLN price fluctuation against the ETH (i.e. $F_1(HLN)/F_1(ETH)$ over a fiscal year) and will be a multiplier of the RTA
- Amount of active e-wallets in use (AeW) where use is assumed as at least 365 transactions within a 12 month period against the exponential curve that represents the 78 m e-wallets target for the same period – This again will be a constant with its value varying between 1,00 to 1.10 depending from the degree of deviation from the target

HLN holders from countries outside the initial target area will be offered additional mining incentives to replace the ones not applicable to them. This will be decided by their community 3 months after launch and based on their geographical distribution.

The exact formula for mining will be presented in the smart contracts and it may vary between businesses and individuals.

We commit not to use for any purpose the remaining tokens unless we enter a subsequent coin offering in support of another project, with the exception of utilising some of them for mining when the initial allocation of coins is depleted.

HOW WE ARE GOING TO USE YOUR INVESTMENT

THE FUNDS FROM THE PRE-ICO STAGE

We already have most of the people we need on-board, the organisational structure to manage this phase and the ICO

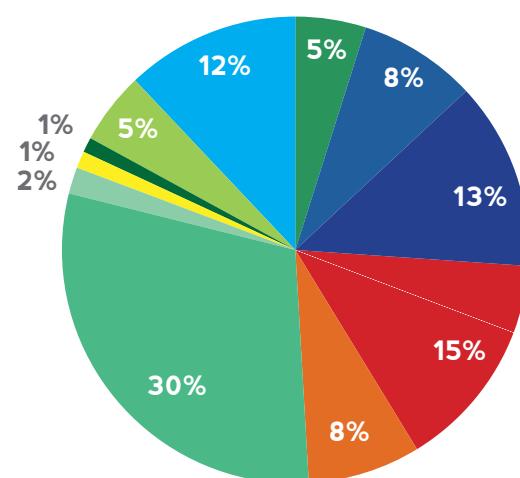
So the funds will collect will be directed towards:

- Bringing the team that is now located in four different countries under one roof
- Work on the Hellenium platform
- Progress with the Roadebit engine (AI)
- Progress towards release 1.0 of the Roadebit mobile application on both iOS and Android platforms
- Run detailed market research in the in scope markets
- Prepare for the ICO (plan and execute our marketing ICO campaign) to attract as many investors as possible
- Initiate the sales and marketing cycles with our potential partners in all 4 initially in-scope countries
- Initiate the process of gaining regulatory licence, which will help us speed up our growth rate and reduce the dependence, the cost and operational complexity of third parties
- Recruit the Hellenium community management team ideally from within the idea funs group
- Pay salaries

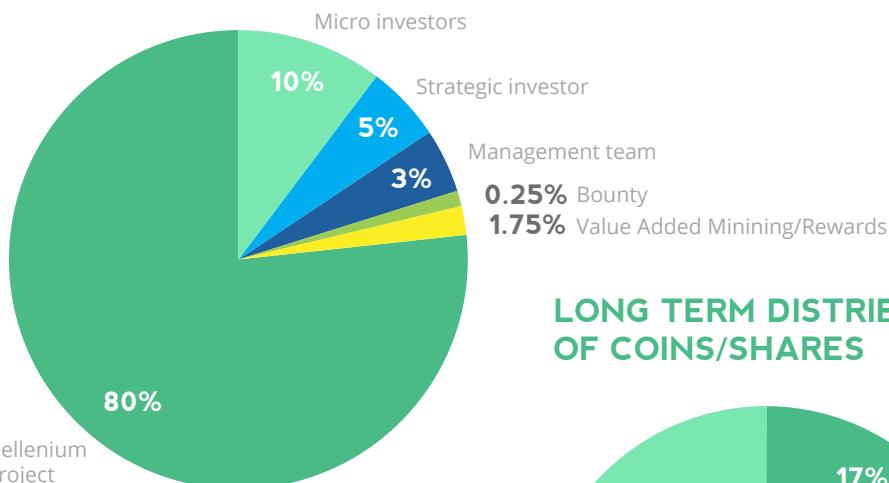
THE FUNDS FROM THE ICO

We intend to distribute the funds from the ICO as following:

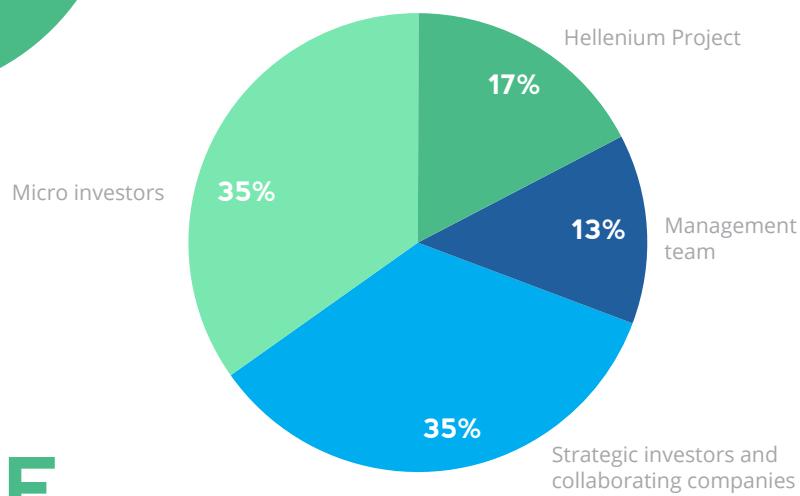
- Accommodation
- IT, Infrastructure & Communications
- Marketing, Market research & Advertising
- Cost of Sales (including trials)
- Product Development
- Salaries
- Management & Non-Executive Advisors
- Legal
- Licensing
- Contingency
- Asset acquisition & Cash-Reserves



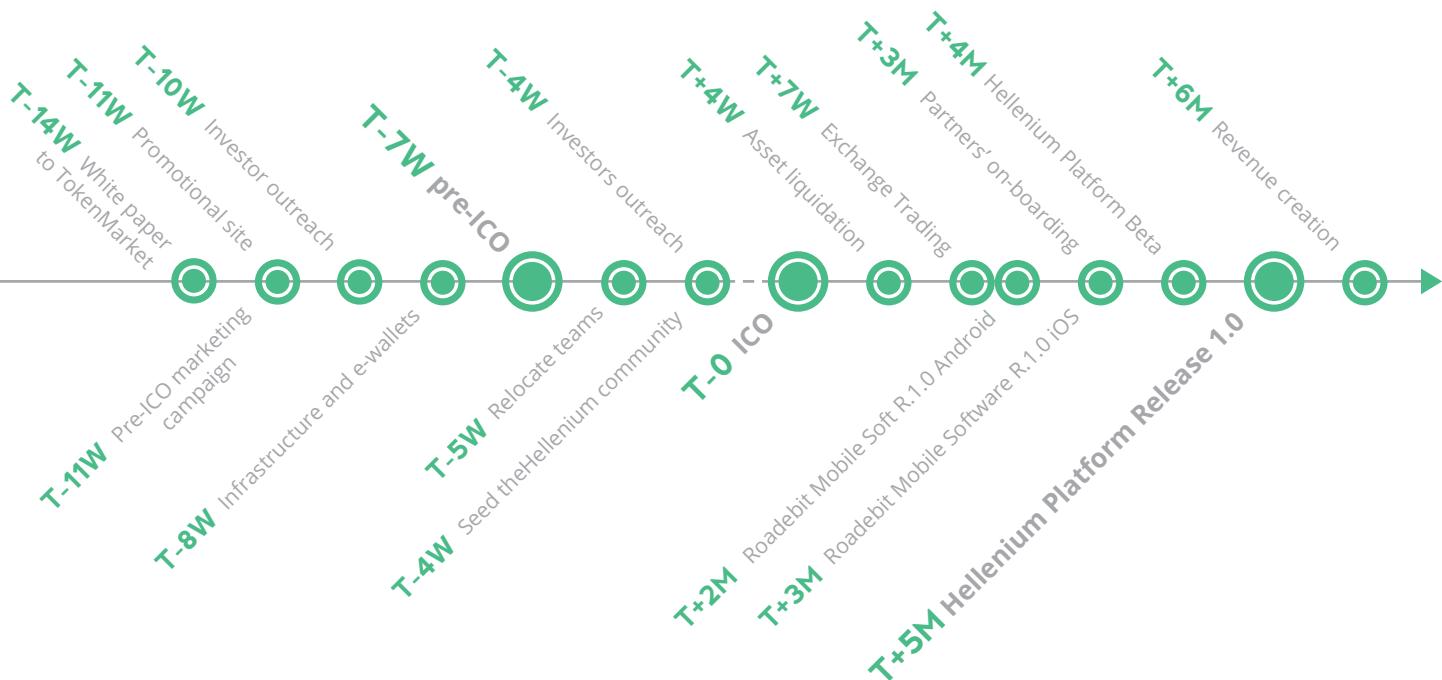
INITIAL COIN/SHARES DISTRIBUTION



LONG TERM DISTRIBUTION OF COINS/SHARES



TIMELINE





THE PEOPLE BEHIND THE PROJECT

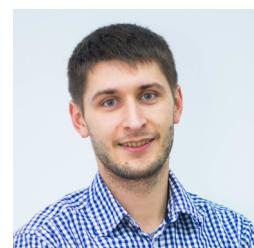
THE CORE TEAM

**SOTIRIS MELIOUMIS**

Co-Founder, CEO&CTO
Based in UK

**DMITRY SHMATOV**

Head of Software Development
Based in UA and EU

**EGOR SOKHAN**

Head Designer UI/UX
Based in UA

**TATYANA MELIOUMIS**

Co-Founder, Business Administration
and acting Operations Manager
Based in UK

**DIMITRIOS AMITSIS**

FCO
Based in GR

**KLEOPATRA POLITI**

Recruitment Specialist
Based in GR

**ARUNAS RUKSNAITIS**

Head of Systems Integration
Programme Management

**AGAPI MANARIOTI**

Marketing Manager
Based in CY & EU

The people behind this project are all established professionals some of us with over 35 years of experience, all respected in their relative fields. All are part of SoNiceSoNice UK (SN2) a FINTECH and INSURTECH businesses based in UK established in February of 2013 and will join the management team of the Hellenium Project from day one. SN2 is pioneer in several fields especially in the B2B arena and the inventors of 2DVVI, the Liquid Payments and the bi-Directional Prepaid Cards. Individually most us, are serial entrepreneurs having built no less than 10 successful businesses in the past while we have worked in 21 countries managing organisations in excess of 1200 strong and budgets in excess of € 1 b.

Our combined expertise expands from beyond the realms of IT, Blockchain, cryptocurrencies and Payments into fields like Organisational and Service Design, Economics, Banking, Insurance, Sales, Project mgt. to name just a few. None of us has no less than 2 degrees in our respective fields of expertise and we all hold a Masters decree.

We have been there and done that several times over. We even lectured in these disciplines in the past. We know how to build and run successful businesses.

ADVISORS



**IOANNIS
MENEXOPOULOS**

E-commerce Law



HELLENIUM



CONTACT US

hellenium.com

info@hellenium.com

+44 1344 425 971