



## YouRa - global communication space

WHITE PAPER (VERSION 9)  
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## *The early beginning*

The history of the project began in the distant 2007. A group of businesspersons and programmers decided to create a social network, where popular athletes, singers and actors could communicate with their fans. The project was named "Stars And Me" and represented idea of monetizing the popularity of "stars". It also created an environment, in which talents showing themselves could be promoted. The network had its own currency - Stars money, for providing transactions between the users. The team succeeded in finishing the project, but not in distributing it, for various reasons - lack of investment for media promotion, some part of the team left the project to join odnoklassniki.ru. Nevertheless, the team succeed to advance the project far enough, everyone can look at this social network on YouTube channel – StarsAndMeDotCom<sup>1</sup>. The efforts of developers were not in vain - the project is patented in 26 countries and is still waiting for its hour, many new and interesting ideas arose during project implementation, and they all needed to be realized. The team was so heavily captured by new opportunities that for several years all the participants were working free just to implement them, dedicating all forces and time for creative process. The ideas, offered by the team were so much ahead of their time, that corporations and entrepreneurs contacted by the project participants with cooperation proposals simply did not understand the principles of using instant messengers and the scale of their application. In this period, some other projects were brought to life:

- International roaming mobile communication based on Erosim travel sim card, which provides communication and Internet connection all over the world <sup>2</sup>.

-The project of cloud server solutions, hosting and VPN channels - X-Hosing<sup>3</sup>.

Both projects are well functioning, and the gained experience and achievements in the field of encryption, telecommunications and secure server solutions, found their application in the YouRa communication platform. After world's WhatsApp and Viber triumphal march, eventually some interest appeared. We started getting requests from corporate clients; the project received a "second wind". Now, we are more than ever close to the implementation of project's main mission - to share our ideas with millions of users around the world, to bring people cutting-edge technologies in the field of communications and payments. We invite you to become a member of our team. Encourage yourself to create the future together, it is so amazing!

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<sup>1</sup> <https://www.youtube.com/user/StarsAndMeDotCom/videos>

<sup>2</sup> <http://www.eurosim.travel/>

<sup>3</sup> <http://x-hosting.lv/>

## *Introduction*

No doubt, 21st century is a century of Internet. According to the UN Global Broadband Progress report of September 18, 2017, the number of Internet users in the world is 3.58 billion people (total population of the planet is 7.6 billion)<sup>4</sup>.

The number of Internet users is replenished by more than 1 000 000 people every day!

The number of mobile users is difficult to calculate accurately. Some data testify that 86% of the world's population have a mobile phone, that is, 6.54 billion people.

More than three billion Earth's inhabitants are social networks users at the current moment. The result of the study We Are Social and Hootsuite, conducted by The Next Web, attest these statement..<sup>5</sup>

The amount of messenger users is approximately the same. (according to some estimates, it even exceeds the number social networks users by 25%).

The Internet access and a constant need for information exchange is as vital to a modern person as every day's meal or sleep. This confirms a study conducted by American scientists. The relevant study involved 4,000 people (50%-50% of men and women) All participants had to answer only one question - "What would you do if Internet access was forbidden in your country? About 67% of people would have changed the place of residence, immigrating to another country where there is no problem with Internet access. Patriotism in this case takes a back seat, while staying connected on Facebook, Twitter and other networks is more important. 14% responded that they would have fallen into an indefinite depressive state. 2% (78 people) said they would commit suicide! Lack of internet would really destroy them and the further meaning of life would simply cease to exist<sup>6</sup>.

There is no doubt that in the near future the number of Internet users and various communication systems will equal the number of mobile phone users. Mobile operators will gradually turn into Internet providers. According to the forecast of the Technical Director at Google Ray Kurzweil by 2021, wireless Internet access will cover 85% of the Earth's surface<sup>7</sup>. Messengers confidently displace all other forms of communication, penetrating almost into all spheres of human life.

Already now, you can not only communicate with each other through the messenger, but also send audio and video files, make payments, order a taxi and pizza, get news and search for a job.

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<sup>4</sup> <https://www.ispreview.co.uk/index.php/2017/09/united-nations-publishes-global-broadband-progress-report-2017.html>

<sup>5</sup> <http://mashable.com/2017/08/07/3-billion-global-social-media-users/#nff2VCy0Zaqi>

<sup>6</sup> <https://www.learning-mind.com/what-would-your-life-be-like-with-no-internet/>

<sup>7</sup> <https://earth-chronicles.com/science/the-future-of-the-world-a-forecast-up-to-the-year-2099.html>

The potential of this market is really tremendous!. A vivid example is WhatsApp. With an initial investment of 58 million US dollars, the cost of the messenger is currently estimated at \$ 22 billion, and the monthly increase in users is 24 million people.

We observe even faster rates of development in block chain industry. According to analysts forecast, the global block chain industry will continue growing by 59% per year. The global block chain market is expected to reach \$ 20 billion in 2024. This is stated in the report of the American analytical company Transparency Market Research<sup>8</sup>. The starting point for the researchers is the value of block chain market of 2015, which they estimated at \$ 316 million. The main growth triggers for block chain industry will be an increase in demand for secure online payments, as well as the spread of the Internet of things (which perfectly suits for smart contracts introduction). We intend to combine blockchain technologies with new developments in communication between people, creating a global communication space that most satisfies the needs of modern society.

It is no secret that the largest Web search engines, popular browsers and social networks analyze your behavior as a user on the Web. The collected data are used to create a certain user profile and are sold to advertisers. The more detailed is this profile, the higher is the price they ask for it. Advertising is shown in the search engine, in different services, for example, in YouTube, Google Maps, Drive, Gmail and so on. The user gets nothing from the huge money that advertisers pay for the way of conveying their information to the target audience. All profits go to corporations that explain the usage of your personal data as "taking care of the user", in order to provide him/her with more demanded advertising content. Nowadays, information has the same resource value as oil or gold. True income for the use of this resource should be given to those to whom it belong by right, and introduction of our communication system will eventually bring justice to that field.

## *What is YouRa?*

Everyone, who reads these lines, uses at least three different communication platforms. There is no sense in giving their detailed description, advantages and disadvantages. However, the process of evolution does not stand still. Functionality that seemed to be the most advanced and convenient five years ago, is not enough for modern person nowadays. It is obvious that the next generation messenger must meet the following criteria:

- be absolutely secure, exclude any access to any information relating to the users communication or users themselves
- no chance to block voice calls. Surely, many of you, during vacation in other countries, have faced the fact that some of popular communication platforms are not working properly - all calls are simply blocked.

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<sup>8</sup> <https://www.transparencymarketresearch.com/blockchain-technology-market.html>

- could be installed on all kinds of software (Android, iOS, Mac OS, Windows, WEB) and should provide synchronization between different devices
- should have integrated wallet and payment system for making transactions in all types of currencies, including Cryptocurrency, ensure their instant conversion within the system.
- gives user opportunity to earn real money through his/her activity and by monetization of content
- should have the most complete set of functions, the description of which will be given below:

We want to introduce you our first project - a universal platform for communication on interests, based on a social network principles. This is the most advanced communicator YouRa (Your Radio abbr.) YouRa provides to users one more version of Web - communication. It seems that everything that could be done to satisfy the tastes and needs of jaded users is already implemented in different applications. Nevertheless, presenting a unique communication platform, a hybrid between messenger and social network with most demanded features of voice connection, YouRa brings unique combination that was never seen in other applications before. How in a nutshell to explain what is YouRa? Imagine an endless corridor with many doors. Each door leads to the room in which communication takes place. There is inscription on every door - "Sports", "Politics", "Health", "Bitcoin" etc. Come in and join the conversation. Listen to what they say, watch the broadcast, share your information, post your content, and if necessary, call to any of the participants directly. Some doors are locked. Access to these rooms is denied without password. Some rooms are not visible - they are hidden from the common list.

YouRa will undeniably attract millions of fans around the world due to its various communication options. The application of flexible functional capabilities and realizing its great development potential will not limit our users by people, who are only interested in new ways of entertainment. YouRa is the best choice for those who want to communicate without fear of tapping their conversations - no registration required, communication is encrypted and there is no server data storage! It will be also popular between different communities like taxi or truck drivers for jam reports and traffic survey. Guides can create rooms for excursions, where each tourist on his phone will hear only the voice of the speaker without interrupting it, and the geolocation function will give no opportunity to lose your group. The "common track" function will allow to listen to the same melody on every device of certain user group, for example "quiet disco" - everybody listen to the same music through headphones. The various radio modes that can be switched during the conversation, will give unlimited communication possibilities for companies conducting conferences, lectures and so on. Mushroom pickers and hunters can create a closed room before the event, switch phones to a speakerphone, put the phone in the pocket, and simply listen to messages from other participants. They also can see where each of them is at the current moment without using any special equipment. If they need to say something, observing the silence mode, they can simply exchange text messages. In this case, messages are stored only on the devices of the conversation participants until a certain moment, and do not pass through any servers for archiving.

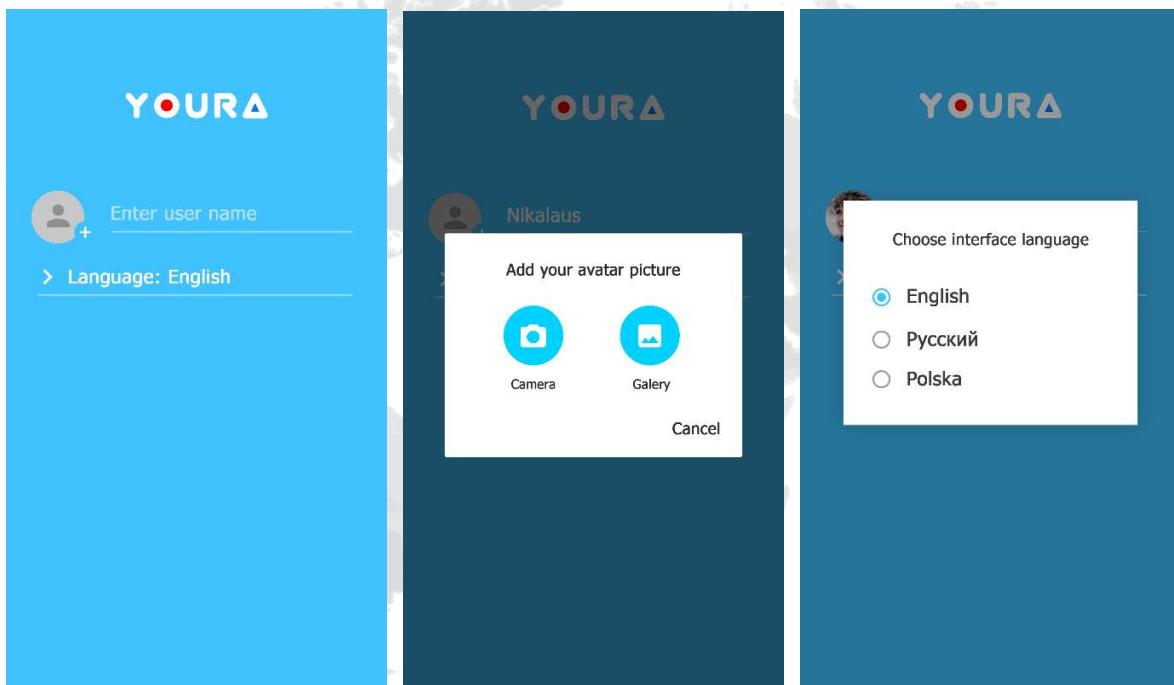
One more actual case. In one small rural town, some child went for a walk and did not return home in the evening. Police and locals were searching for him during all night without any success. In the morning, due to the social networks campaign asking for help, people from neighboring towns and capital joined the search. They searched all day and only in the evening, the child was eventually found. Fortunately, it was summer; he did not freeze, but was heavily bitten by mosquitoes. After a

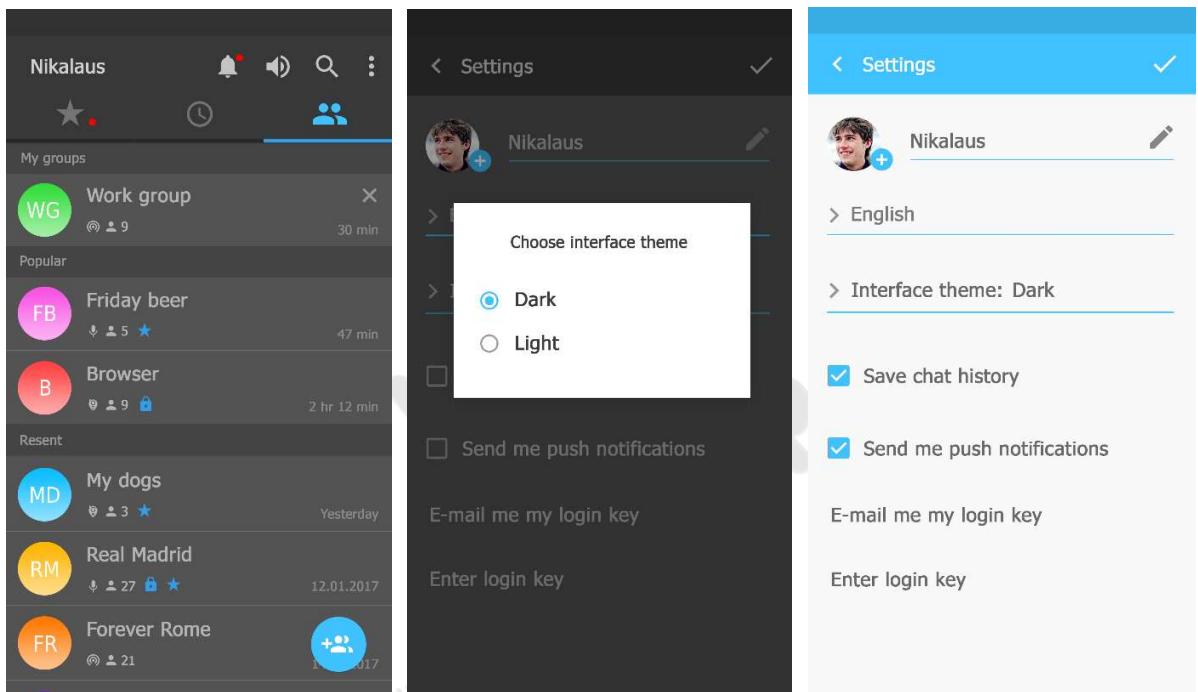
detailed evaluation of the search and rescue operation, it turned out that a large number of people had walked the same ways, as they had always followed the forest paths and roads. Nobody searched deep in the forest. The use of YouRa program could help people to find the child much earlier. It was easy enough to create room, go into it and assign numbers to search participants. Then to enable Geolocation and Tracking functions. Any schoolboy could coordinate the search, sitting indoors and using YouRa Web version. He could adjust the line of people involved in the search through the speakerphone for a systematic survey of the territory and the problem could be solved much faster.

## Manual

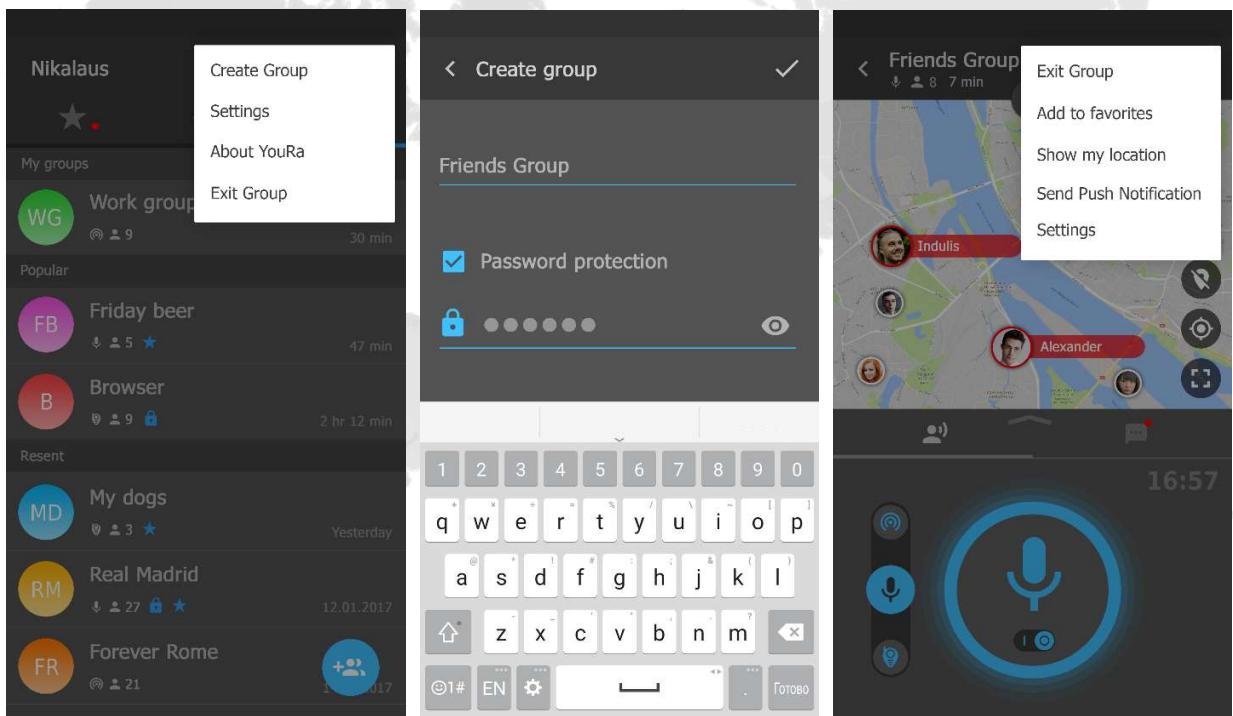


You should have Android or iOS device and an Internet connection in any accessible way to start communication through YouRa. No need to register. All you need is to enter username (could be different each time) and set the picture (optional). You are not attached to phone number or e-mail, the device does not even need a SIM card, only access to the Internet. The user can choose either to save chat history only on his/her device or does not store it at all. No server data storage!





You can allow to receive notifications about activity in the rooms that attract your attention even when application is closed.



For those who have purchased additional functions, there is one more item in program settings, which allows to send a key to the specified e-mail address. If you change device - use this key to launch the program in the paid version.

Log in and join the conversation in one of the existing rooms, or create your own one and start inviting participants. You can create as many rooms as you want. Rooms can be public, password-locked and hidden for other users (they are not shown in the common list, but only visible to those participants who previously added this room to the Favorites).

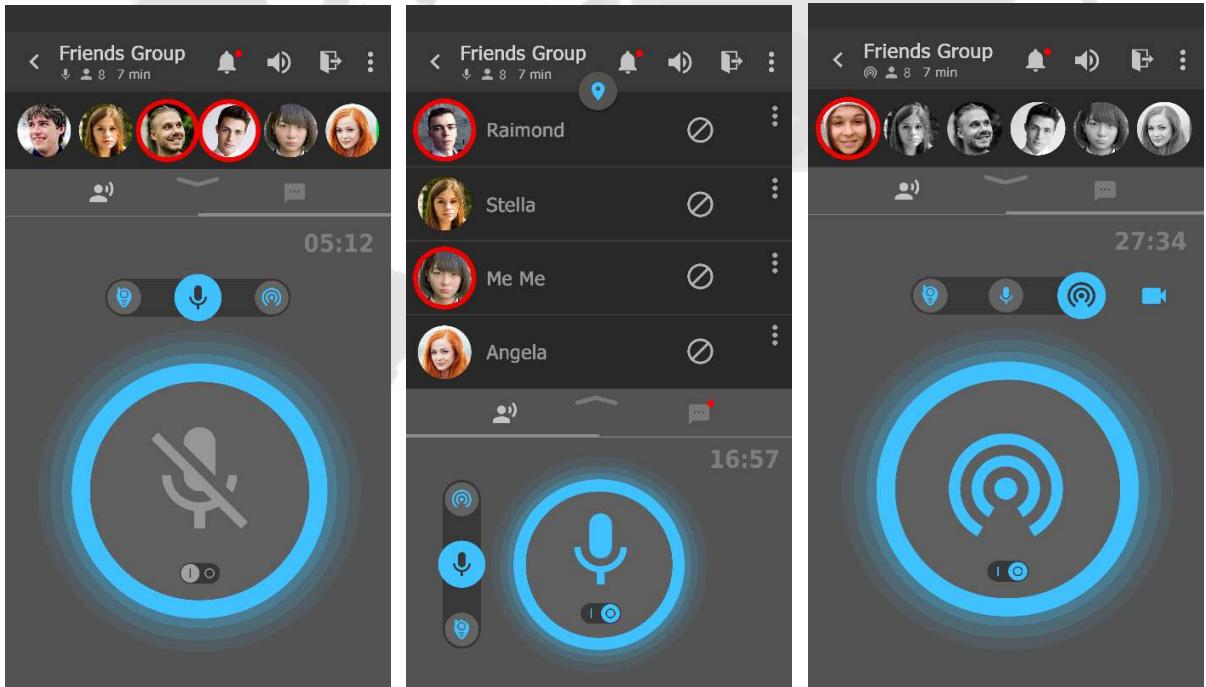
The room's owner can, switch the communication modes into radio mode, conference mode, broadcast.



In Radio mode, the broadcast starts after pressing the center button and finishes after the user releases the finger. The central button is blocked for other group members when you speak. They can see who is speaking - your username is displayed on the central button too. Talking time is limited by 30 seconds, thereby giving an opportunity to speak out to others.



In Conference mode, the center button controls the microphone of the device.. The microphone is muted by default; this is indicated on the button icon. Switch modes (microphone on / off) by pressing once. In this mode, all participants can both speak and listen simultaneously.

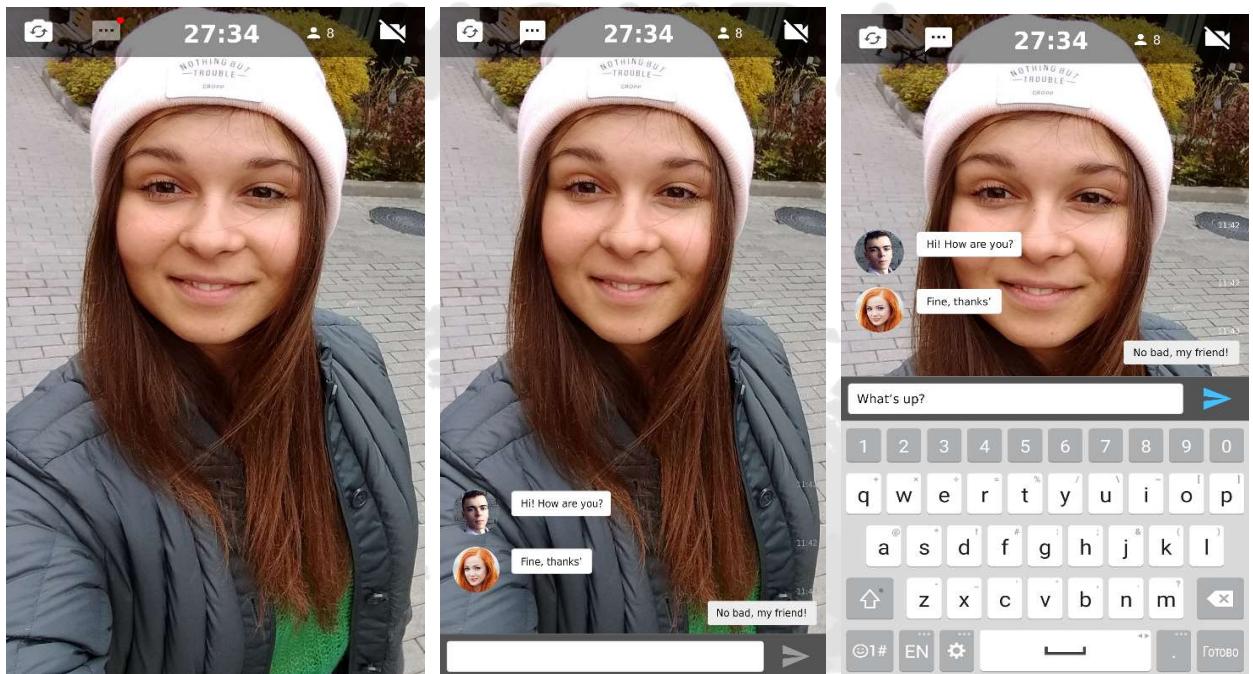


In broadcast mode, only room's owner can talk and the others are only listening. The central button is inactive and the mike is blocked for remaining users. In this mode, the room's owner can start broadcasting any audio file from his/her device.

At the top, when using the application vertically, or on the left, when used horizontally, a list of active room guests is displayed. Different colors of user icons indicate:

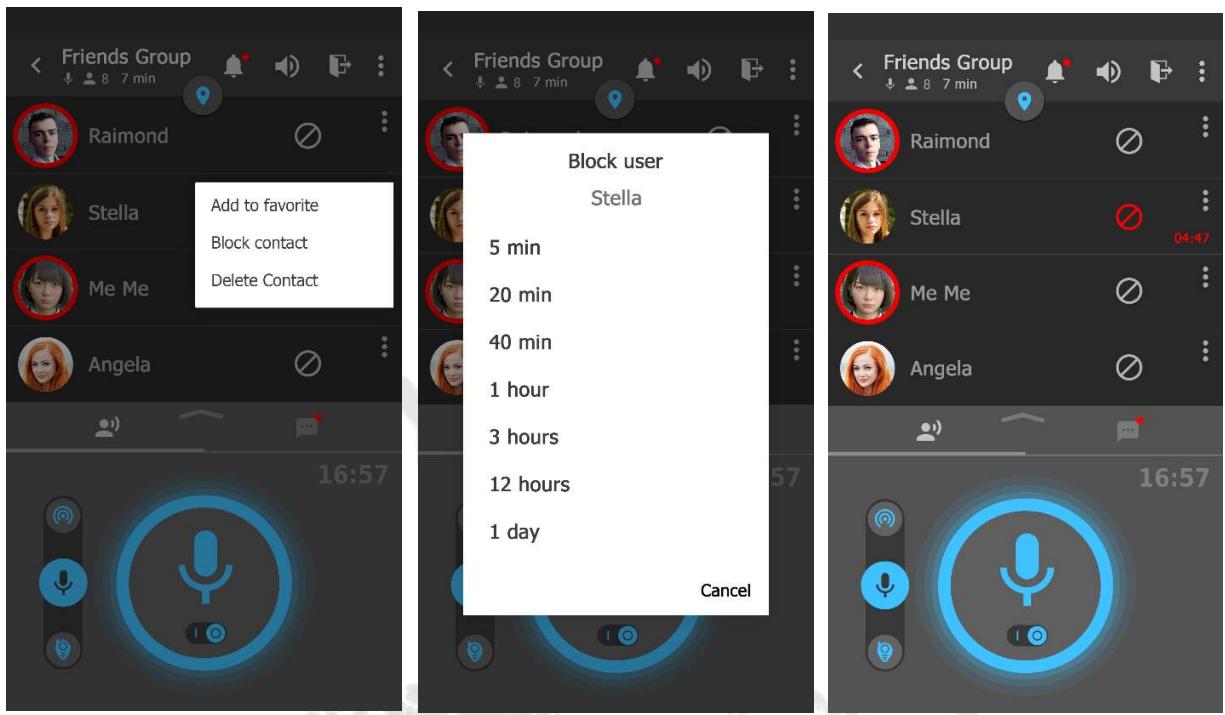
- Colored circle - user with enabled microphone
- Gray circle - user with a blocked (mute) microphone
- The red contour around the colored circle - the speaking user

YouRa users will also have access to video broadcast.



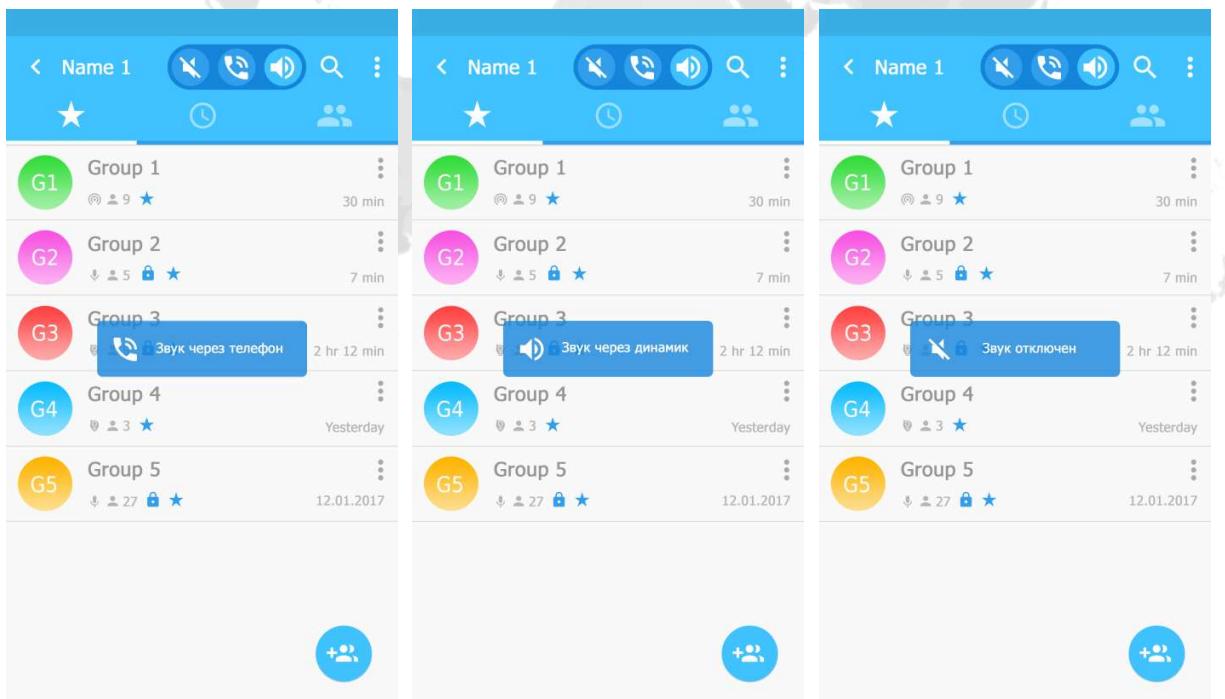
Each user can include the most frequently used rooms in the list of favorites for convenience of the search.

The room's owner can change the password to enter the room even at the moment of communication, or set it if the room was previously public, after which in order to continue communication, each participant will have to enter a new password immediately. The owner can block participants at his own discretion, according to one of two options: either to disallow speaking, while only listening, or completely blocking access to the room. The room's owner can completely delete the room. After that, all room guests are "thrown out" from this room, all information about users and chats are permanently deleted.

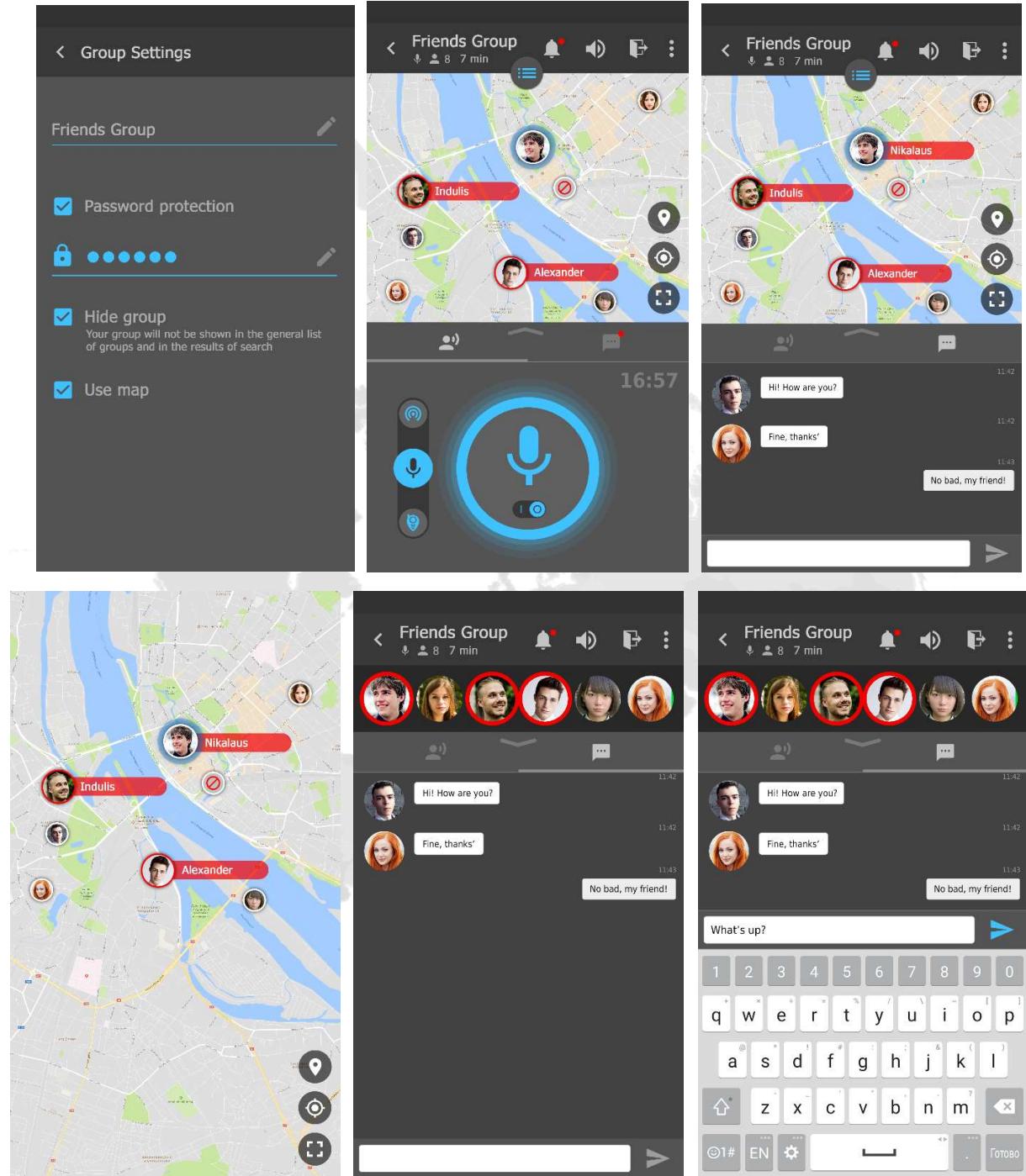


The application has a selector to switch the communication modes:

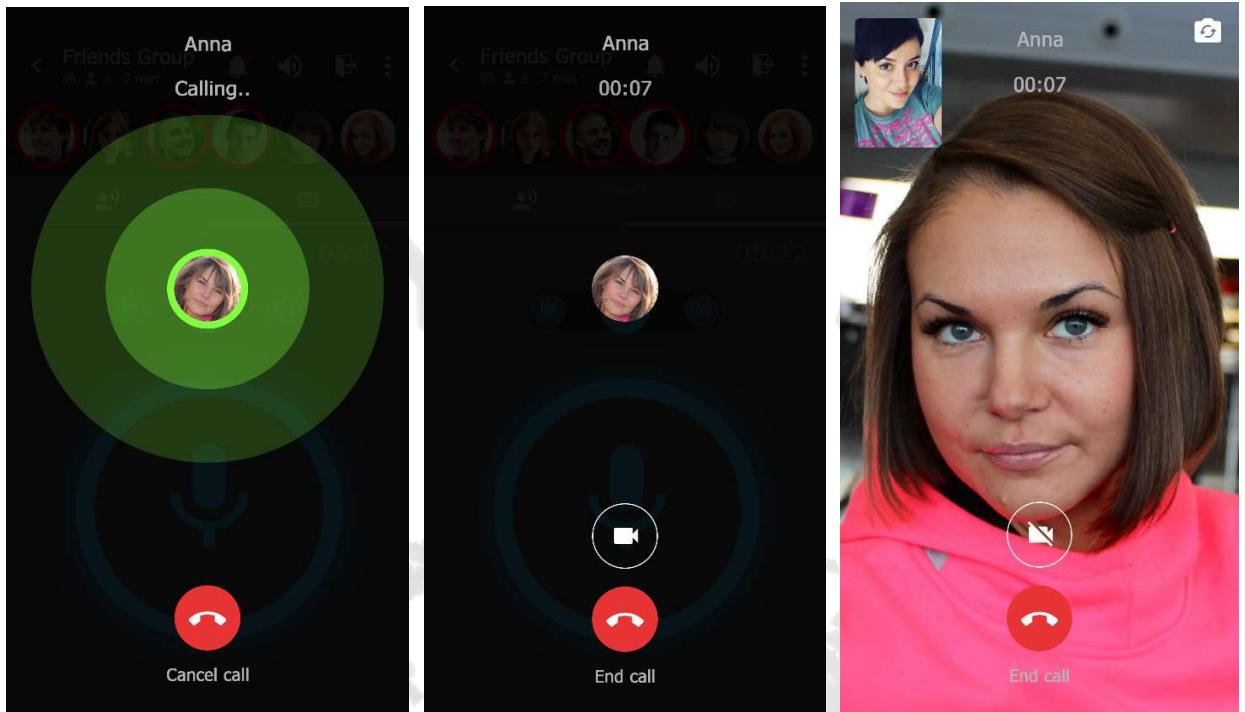
- speaker mode - the phone can be on the table during communication, the screen of the device can be both active or locked.
- communication through the handset as with normal call. At the same time the screen will go out for energy saving.
- silence mode - external and internal speakers are disabled..



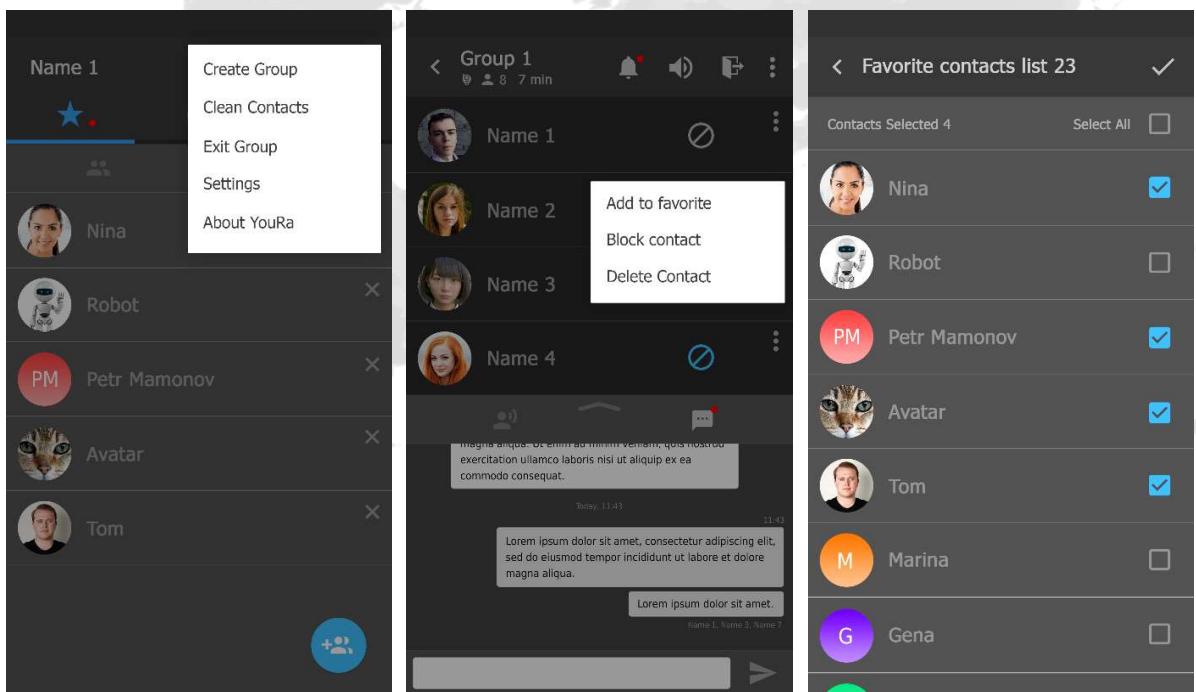
In room settings, every conversation participant can enable geolocation - displaying his/her location on the map. Geolocation is switched off by default.



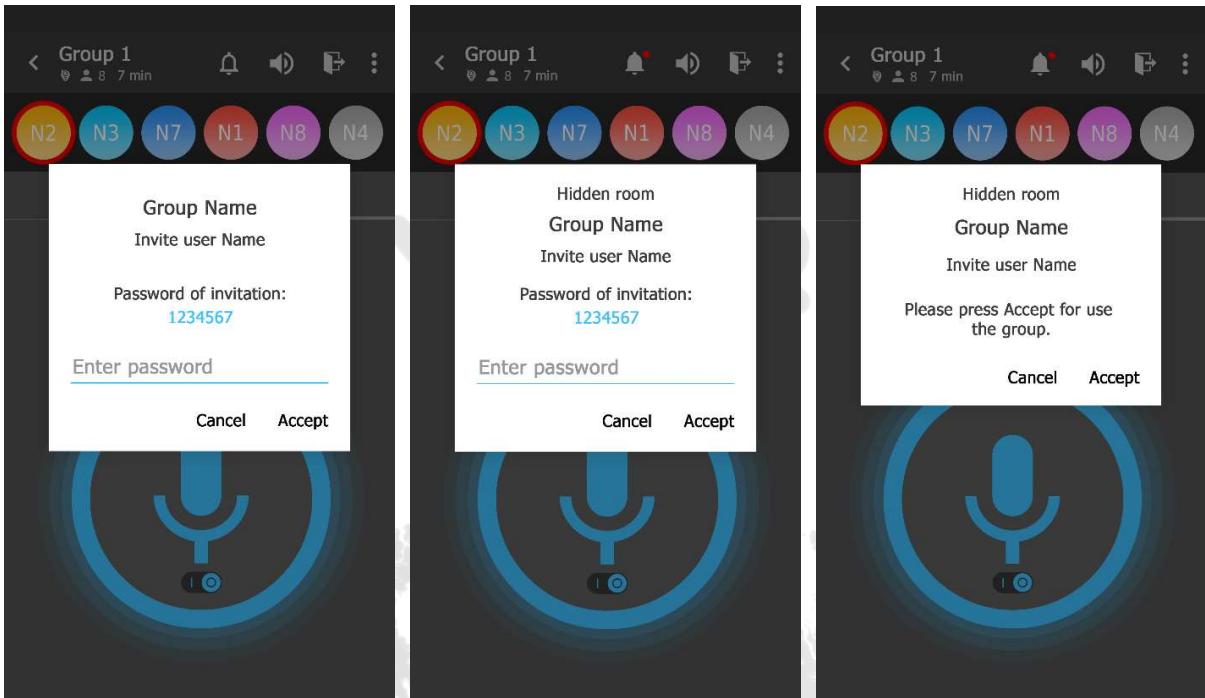
Each room gest can start an individual conversation with any active user. Just tap the icon of the certain user, the call will go and then starts conversation. The person who receives an individual call can either accept, reject, or block a user. Video calling is available.



Each user can create his own contact list, where he/she can invite, delete or block the users.



While chatting in any room, the user can send an individual invitation to his/her room (public/private) to any participant.



YouRa also allows sending text messages. You see your own messages on the right and messages of other conversation participants - on the left. There is no server data storage and all messages are encrypted. That is why after leaving the room there is no opportunity to restore the chat history. You can save the chat only on your personal device by enabling appropriate settings.

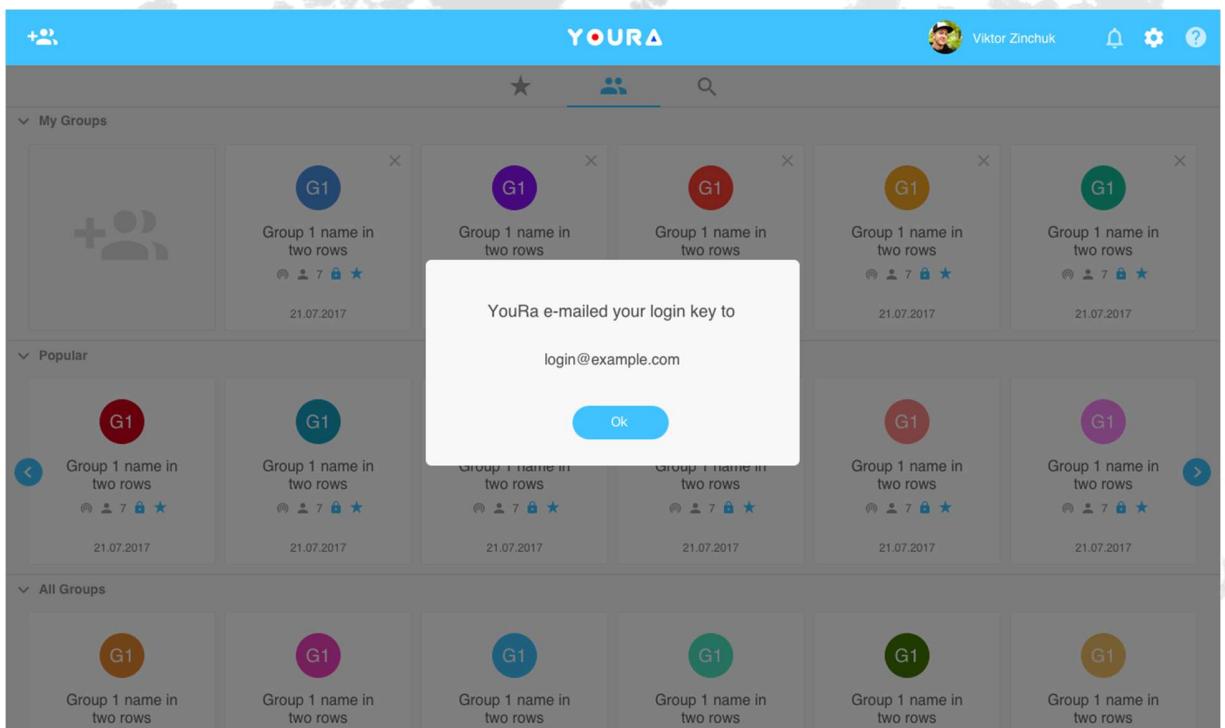
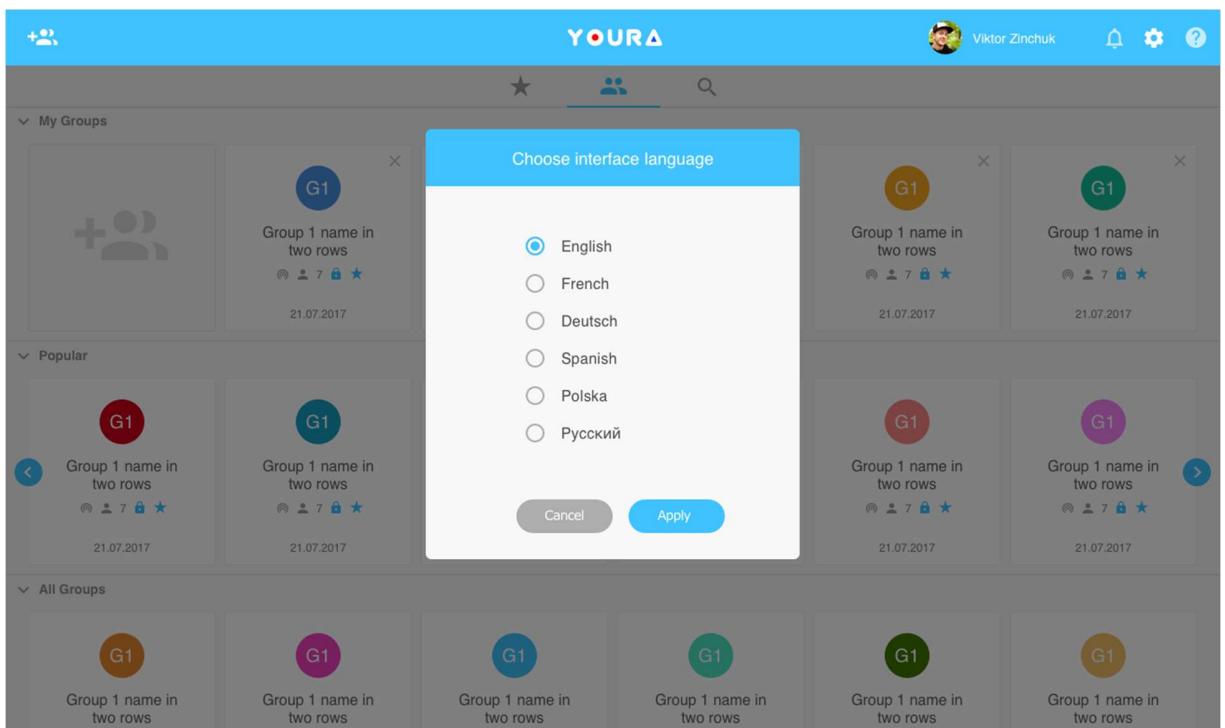
## YouRa web-version

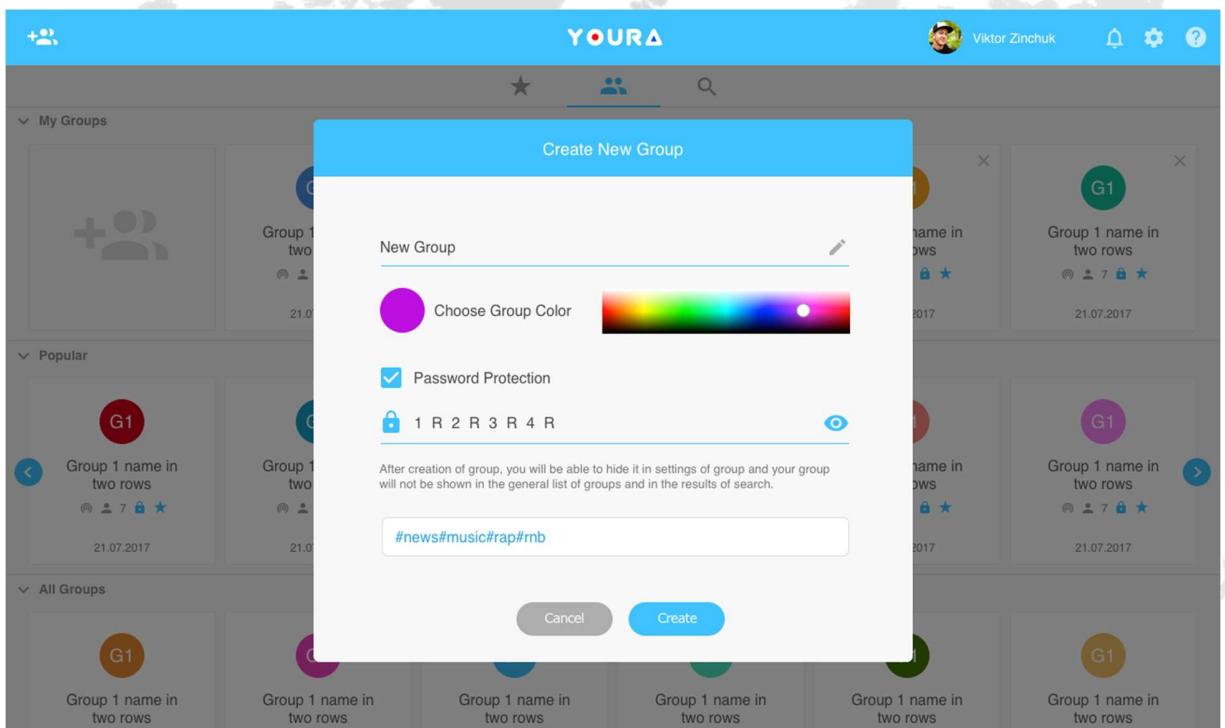
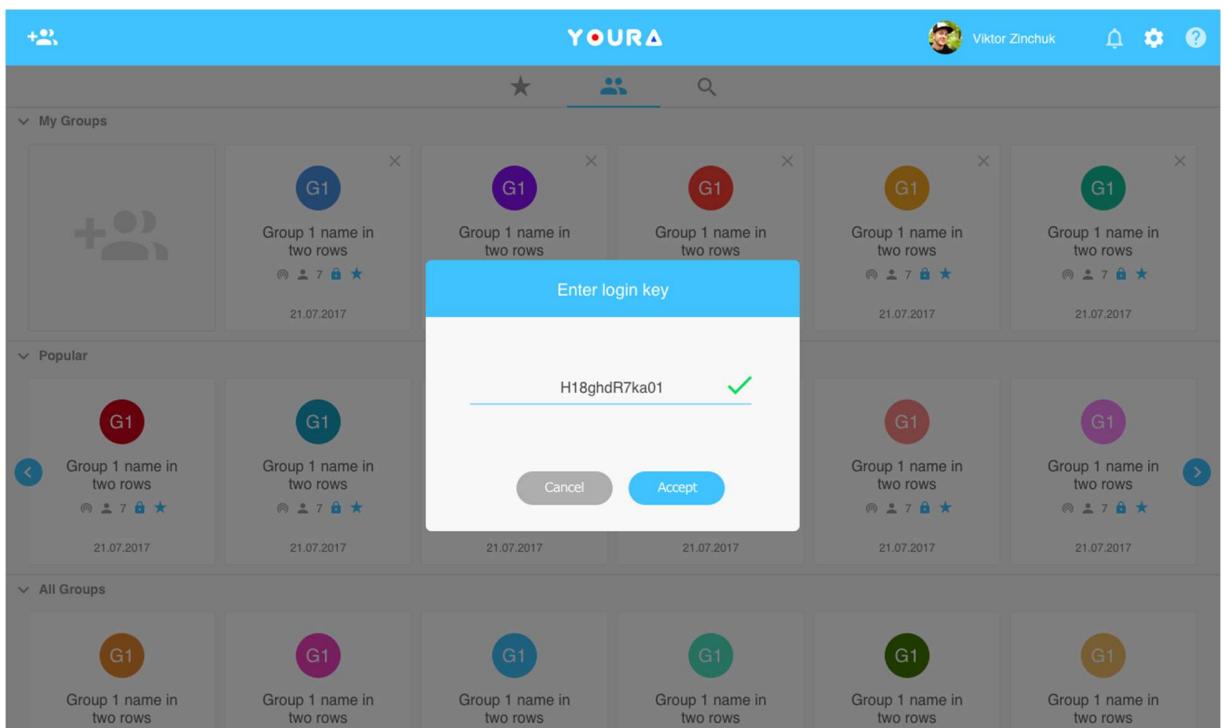
The project has a web-version also.

The image displays two screenshots of the YouRa application's web version. The top screenshot shows the main landing page with a blue header featuring the 'YOU'RA' logo. Below the header is a circular profile picture of a man wearing a cap. Underneath the profile picture is the name 'Viktor Zinchuk'. To the right of the name is a language selection dropdown showing 'English'. A large red circular button with a white arrow pointing right is centered below the name. The bottom screenshot shows a modal window titled 'Settings'. Inside the modal, there is another circular profile picture of the same man. Below the picture is the name 'Viktor Zinchuk' again. Underneath the name are several settings options with checkboxes:

- Save chat history
- Send me push notifications
- > Email me my login key
- > Enter login key
- > English

At the bottom of the modal are two buttons: 'Cancel' and 'Apply'.





YOURA

User

All Groups People Tags

User A User Filimon User Focus User George User Ho

User Jammeson User MMM User Next User Pentana

New Group Long Name 7

YOURA

Olga Rumyanceva 4:27

Pavel Klusha.. AVOTU IELA 11:43

Viktor Zinch..

Tamara Gvarceteli 18:35

Aleksej Kuteporov 18:36

Viktor Zinchuk 18:38

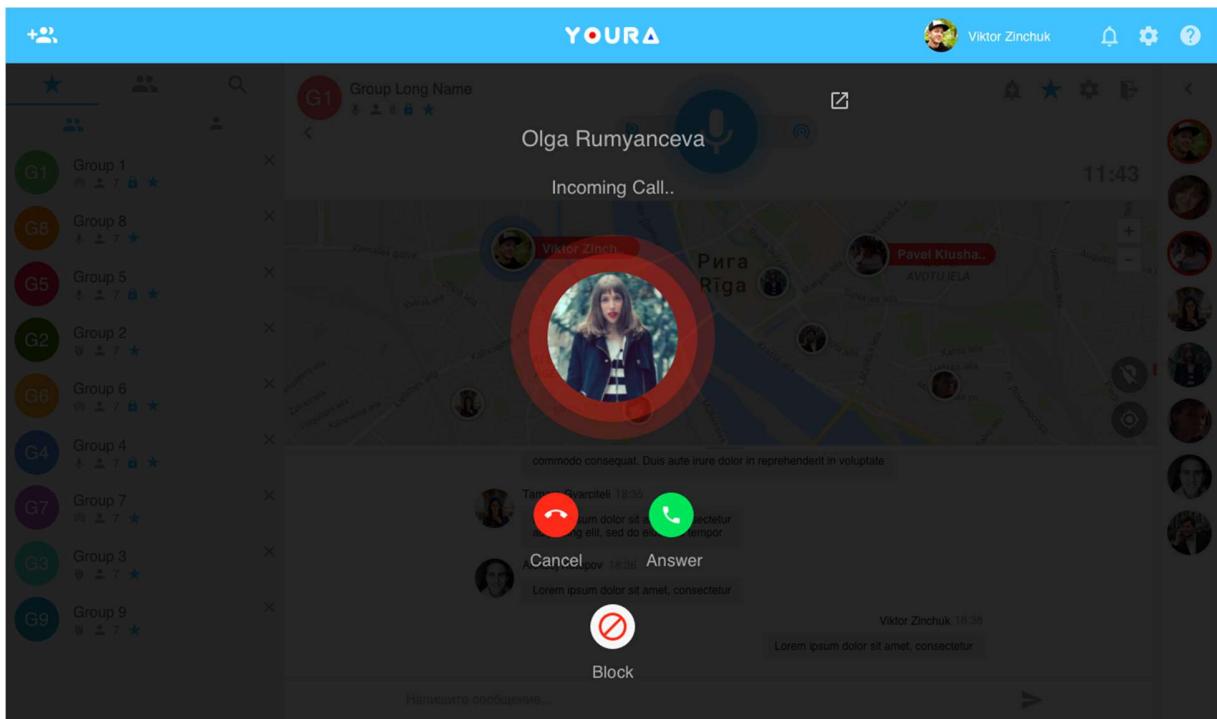
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Напишите сообщение...

The screenshot shows the Youra app's interface. At the top, there's a navigation bar with icons for users, a search bar, and account details for 'Viktor Zinchuk'. Below the bar, a list of participants is shown on the left, each with a small profile picture, name, and a green video call icon. The main area features a large map of Riga, Latvia, with several participant icons pinned to it, indicating their locations. A central video feed shows 'Viktor Zinchuk'. A green circular button with a microphone and signal icon is positioned above the map. The time '05:48' is displayed. In the bottom right corner, there's a message input field with placeholder text 'Напишите сообщение...' and a send arrow icon.



## Some technical details

At the core of the application server is a connection and multimedia processing program written in C. It uses additional micro services developed in the Ruby and Ruby on Rails languages. As a database, the server uses PostgreSQL. Client's connection to server is implemented by using the HTTPS (SSL) protocol. The message exchange between client and server in real time is carried out via the full-duplex connection Websockets protocol. The user part is written in the Angular4 framework, using Typescript, as well as the Webpack package. We develop mobile platforms applications (Android, iOS) using React Native framework (Java for Android, and Swift for iOS are coming soon).

## Why we are better?

Let us briefly summarize the advantages of the already existing YouRa functions:

1. Hiding your data when connecting to public networks, masking of the transmitted traffic by ordinary web-traffic (based on HTTPS protocol technology). In some countries, voice calls are blocked for WhatsApp, Viber and other messenger's users. YouRa cannot be blocked - then you need to block the entire Internet at all.

2. No need to register. All you need is to enter username (could be different each time) and set the picture (optional). You are not attached to phone number or e-mail, the device does not even need a SIM card, only access to the Internet.

3. Easy to use:

- you see who is talking at the moment, whose mike is on
- playback modes - speaker, handset, silent (no sound, but you see the chat)
- user management - the room's owner can send an invitation, block the user (disconnect the microphone), switch the communication modes. If the founder leaves the room, other users can keep talking only in radio mode
- private rooms - user can login only through password. You can hide the room from the common list by adding it to "favorites"
- the user can choose - either to save chat history only on his/her device or does not store it at all. No server data storage!
- geolocation function. You can enable sending your location to other room guests. You can also see all conversation participants' location on the map (if they turn on geolocation mode). In the next application update, you can also plot the route on the map to any other participant.

We have already developed a number of other useful functions that we plan to introduce in the next YouRa update. This will be sending files, audio and video messages, recording your broadcast; private and group calls, video calling and events inside the rooms. Case: the room's owner is planning an interesting broadcast on a certain time. The other members will receive push-notifications about this event.

Also coming soon:

- communication via Bluetooth, without using the Internet
- stream and video conference
- "Common Track" function. Case: one user turns on some music or lecture, all the others are listening to it on their smartphones
- tracking. You can track traffic and route of each user (if this function is enabled). You can set up tracking function under your password on your child's smartphone. It allows you to see his/her location at the moment and the travel routes history.
- web-wallet and integrated exchange. In the current version, the following currencies are available for YouRa users: Bitcoin (BTC), Ethereum (ETH), Dash (DSH), Litecoin (LTC), Zcash (ZEC), Bitcoin Gold (BTG), Dogecoin (DOGE), Monero (XMR). You can transfer money into your YouRa account using bank transfer or direct card deposit (Visa, Mastercard). The deposit and exchange can be made in US Dollars (USD), Euro (EUR), and Russian Rubles (RUB). Deposit fee is one of the lowest in the market. The deposit of the above crypto currencies can be made by transferring to your YouRa wallet or by scanning a QR code. The application could be used in two versions - "Lite" and "Professional". In "Lite" version the exchange takes place at a fixed rate. "Lite" version is done for

users who do not very often use crypto-currency transactions as well as for those, who are interested mostly in crypto currency investments. In the "Professional" version, the user receives the full interface of the crypto currency exchange - the opportunity to place Buy and Sell orders, as well as to set orders expire period. There is a direct interaction with the trading gateway - buying, selling crypto currency under market conditions. This will attract those YouRa users, who are engaged in short-term trading and speculation in the crypto-currency market. All of the above functions are already working in the test mode and will be available in the coming months. Of course, to access the interface of wallet and exchange system, we require a more serious verification procedure than for simple using of application as a communication platform. The YouRa team also plans to issue our own debit card linked to your YouRa account. This is a simple and convenient way to use crypto currency in everyday life. The card balance is equal to balance of your YouRa account in USD or EUR. To replenish the card you need just convert the necessary amount of your crypto currency into dollars or euros inside the application. Replenish the balance and control expenses using the same application installed on your smartphone or using desktop version. Some other popular crypto currencies will be also listed soon.

Our next step is to improve the implementation of transactions between YouRa users, including so-called micropayments. This function is the most demanded now and has huge outlooks for attracting a user base. Using YouRa application you do not need to spend much time on bank transfers and pay huge commissions. All payments will be instant and available in any currency convenient for you. You do not even need special knowledge and experience regarding Bitcoin, Ethereum or other crypto currency. Your wallet automatically converts the received cash into a currency you demand - all you need is to define the exact sum of money to the sender in any equivalent. It will take a few seconds to process the transaction. Simply and easily. We are witnessing the collapse of the traditional banking system right now. Blockchain technologies makes it unnecessary to have a financial intermediary in transactions. Customer identification, assets storage, lending and accounting are now available without credit institutions. Not to mention the speed of transactions and clearing, where banks are already hopelessly behind the times. Our ideas will allow new technologies to become truly global and accessible for all mankind. 38% of the world's population (almost 3 billion!) still do not have bank accounts<sup>9</sup>. Small transactions they need to make are too small for conventional payment networks, such as debit or credit card systems, where the constant commissions make the so-called micropayments impossible. Nevertheless, 86% of the entire world's population have a mobile phone. By introducing E-wallet and payment system, we want to create a truly universal communication space that will make people's lives easier and more convenient.

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<sup>9</sup> <https://letstalkpayments.com/39-of-the-worlds-population-does-not-have-a-bank-account/>

## *Monetization.*

There is a commercial component in YouRa as in any other business project. There are some limitations on the number of room's guests for free high-quality connection, some functions will be only available in the subscription mode for a certain period of time. In addition, YouRa is a communication platform where users earn real money themselves. Some practical examples are presented below. The fulfillment of all obligations mentioned below is guaranteed by smart contracts integrated into the communication platform:

Example 1.

Let us assume that you created a room to discuss some burning issue. It can be politics, sports, fashion, cooking, education, a specific business sphere etc. There is a constant exchange of necessary and unique information in a room, where users can ask questions to specialists or seek for help of certain people.

The owner of the room can set an entrance fee by providing a password to new participants after the transfer of a certain amount.

Conversation members can provide paid advice on issues of interest.

Room guests can publish some interesting content and provide access for certain fee. Such content could be data reports, customer databases, diploma work or new cooking recipe.

An excellent opportunity of conducting paid lectures, seminars and any other types of training, voting or testing.

Example 2.

You are related to any public activity - in the field of sports, cinema, pop-music or politics. Your popularity grows together with your career development. You have your own YouRa room and the number of its guests is also growing. You can specify a fee for conversation with you and fix the duration of the conversation. Everyone, who transfers a certain amount will be able to contact you directly and can communicate within the established time limit. Do not limit yourself only by conversation. You can deal about meeting, business lunch or personal workout.

You can use the same option for any guest of your room.

You can inform room's guests about the upcoming event - concert, football match or exhibition by using notifications. You can sell tickets for various events with your participation directly inside the room.

This business model is appropriate for not only celebrities, but also for football fan clubs, student committees, social movements and other organizations. All of them can create their own YouRa rooms, thus increasing the effectiveness of interaction with their supporters.

Creators and members of popular "chat rooms" can receive income by placing banner, contextual and teaser advertising in their room. Advertisers are keenly interested in the effectiveness of their advertising, and each YouRa room allows accurately determine the target audience for each

advertising proposal. Digital advertising expenditures are expected to soon surpass TV <sup>10</sup> and this tendency will only grow in the coming years. The project team already negotiates with some major advertising agencies, since the platform is a very effective tool in advertising distribution field. YouRa provides push notifications for the promotional materials distribution, and also ensures possibility to share the profit with room guests by using an integrated payment system. It undoubtedly will allow us to occupy a significant part of the growing Internet advertising market.

#### Example 3.

Monetization of the bot. Any company can integrate its bot into YouRa. Bot will automatically accept orders for various services - food delivery, taxi, flower order, ticket purchase, booking, games management, etc. All services can be paid using integrated YouRa payment system.

#### Example 4.

Participation in the "Brand mission". YouRa will attract many well-known manufacturers of goods and services. Multinational corporations spend huge money for promo-campaigns of new products as well as for user preferences determination. Thanks to YouRa they have a direct way of interacting with their consumers. Those who want to earn money can take part in various surveys, create thematic content, for example, take pictures with a new type of energy drink, write a reference about a restaurant or a hotel, that is perform some simple tasks related to marketing a new product or service. And that is the way they earn. Our offer to companies that are interested in promotion of their brands - use YouRa to distribute T-shirts with company logo or information about the product they promote. T-shirts will be distributed among the participants of the rooms that are considered as target audience for the company. Room's guests and "Brand mission" participants will receive a reward for every photo in such a T-shirt, made in a crowded place: at a stadium, meeting, concert, etc. Our moderators will check the authenticity of the photos, posted in the room, and will distribute reward among the participants.

#### Example 5.

Participation in loyalty programs. Shops, hotels, restaurants are able to reward regular customers. The customers in turn will have the opportunity to participate in rating creation. Suppose you want to have lunch. Using geolocation you can see on the map the nearest cafes or restaurants with active rooms in YouRa system. You also see their rating based on the customer's evaluations. Enter the room and read the references of visitors, look to the photos of the dishes they posted in the chat. Post your own photo, leave a reference and get back some money spent for lunch. Agree to receive notifications and they will keep you informed about discounts, special offers, coupons etc. Get cash-back by becoming a regular customer.

#### Example 6.

The using of YouRa application will help you to save money by simplifying many of the tasks that you are currently spending your money on. YouRa is a perfect solution for transport and logistics companies. It is so easy to keep in touch with each employee and track his/her movement and location at the moment. This is a find for guides; sightseeing by a group of tourists using YouRa is the most effective solution. The guide in the conference or broadcast mode is telling the story, at the same time

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<sup>10</sup> <https://www.ama.org/publications/MarketingNews/Pages/digital-to-overcome-tv-ad-spending-by-2018.aspx>

controlling the location of all group members. Stragglers and lost members can instantly plot the route to the main group, without ceasing to listen the narrator. YouRa will be widely used in any kind of mass events and rallies where it is necessary to maintain a simultaneous connection with a large number of participants and coordinate their location. The application can be used in a private version that totally suit for corporations demands. Any large company needs to organize interaction between employees who are often located in different places. The professional analogues of the similar communication systems cost a lot for the corporate users. YouRa allows to reduce the communication costs by several times!



*Coming soon.*

YouRa is a pilot project, the forerunner of the ambitious and universal communication platform YouBip, which is currently in testing stage. We never stop on achieved and are constantly developing. The release of YouBip communication platform with decentralized data storage is coming soon. It is already called the "messengers killer", as it presents the most possible function range that could be in any messenger with support of fiat and crypto currency transactions. YouBip consist of a range of separate projects interacting with each other on the basis of a united communication space. The key points are:

1. Security and anonymity. Registration by phone number, by email address, anonymously. World numbering without connection to the telecommunications operator. Data encryption using Elliptic-curve Diffie–Hellman protocol. Hiding your real IP address. Substituting of your real IP address by VPN server address with country selection.
2. Multifunctionality. "Boxed" solution for a particular group or enterprise:
  - all YouRa functions included
  - YouBip TV. Own TV channel, with the ability to create your own design, with advanced features of content management. Online translation for several sources from different cameras. If the report is conducted from a mobile phone, operator has the opportunity to use two cameras at once - display himself/herself and what is happening.
  - a fully universal API - ability to integrate YouBip into third-party sites.
  - full-fledged telephony. Calls to all over the world in the YouBip system are free. International calls worldwide, at lower rates than Skype
  - dashboard (calendar, notes, tasks, events, documentation with a notification system by date). The uniqueness of such a resource is the ability to work on one document by several users from different computers and make their own adjustments to the document, as well as to configure the automatic sending of documents by date and time

- integration of different applications - pizza order, buying tickets, taxi calling, built-in navigation system etc.
- integration into "smart home" systems for connection to different equipment
- function of working time registration and traffic control with tracking and geolocation
- regular payments automation (payment of utilities, phone bills, security, etc.)
- the reach to the most accessible audience of Android users, iOS, Mac OS, Windows, WEB
- voice change function - child, robot, grandfather, male / female etc.
- bulletin board and trading platform with opportunity of setting the searching criteria
- integrated translator
- virtual safe protected with PIN-code for important data storage
- decentralized data storage. Earn money for hosting files. Put your unused storage to work by becoming a miner. Use the application software to get paid for fulfilling storage requests from the other platform users
- holding voting, interview, training, examinations, etc.

3. Integrated wallet with QR payments. Allows to combine the opportunities of fiat and crypto currencies. Users can receive, send and exchange most popular crypto currencies, make payments in them, as well as exchange the crypto currency for real money (USD, EUR, etc.).  
Participation in charitable programs.

All platform users will have opportunity to earn money by creating paid content, performing simple tasks within the "brand mission", participating in loyalty programs, posting targeted ads in popular groups, on a blog, on TV, providing file hosting, etc.



## CERTIFICATE OF REGISTRATION

The International Bureau of the World Intellectual Property Organization (WIPO) certifies that the indications appearing in the present certificate conform to the recording made in the International Register of Marks maintained under the Madrid Agreement and Protocol.

*Reproduction of the mark in color under Rule 9.4(a)(vii)*



*Registration number* **1 297 183**

*Registration date* **January 18, 2016**

*Date next payment due* **January 18, 2026**

*Name and address of holder* YOUCOM, OÜ  
Lää nemere tee 21-42, Lasmanäe district, EE-13914 Tallinn, Harju county (Estonia)

*Contracting State or Contracting Organization in the territory of which the holder has his domicile*

*Legal nature of the holder (legal entity) and place of organization* Private Limited Company, Estonia

*Name and address of the representative* Nina DOLGICERE, Patentu aģentūra KDK, Dzērbenes iela 27, LV-1006 Rīga (Latvia)

*Classification of figurative elements* 26.11; 27.3; 29.1

*Colors claimed* Red and blue.

*List of goods and services NCL(10-2016)* 9 Electronic downloadable publications available online in the Internet.

35 Advertising, also via Internet.

38 Telecommunication services; providing of communication between equipment of various networks, also between computers; providing remote access to the sharing of information, image, audio record, video record and multimedia files; consultations and advice-giver services in the field of telecommunication network, computer information network and telecommunication systems.

*Basic application* Latvia, 13.01.2016, M-16-37

*Data relating to priority under the Paris Convention* Latvia, 13.01.2016, M-16-37

*Designations under the Madrid Protocol* Australia, European Union, Georgia, India, Israel, Norway, United States of America

*Designations under the Madrid Protocol by virtue of Article 9(6)ies* Armenia, Azerbaijan, Belarus, China, Kazakhstan, Russian Federation

*Declaration of intention to use the mark* India, United States of America

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34, chemin des Colombettes  
1211 Geneva 20, Switzerland  
[www.wipo.int](http://www.wipo.int)

## *Why ICO?*

Introducing of blockchain technologies, which marked the collapse of the traditional banking system, gives everyone equal opportunities in promoting their ideas. How many talented projects and promising startups haven't been launched, asking for investments from financial institutions in vain! Now, everyone has the opportunity to ask the world community for help and implement their plans. If the idea is worthwhile, people will support it. It is the ICO that makes it possible to apply personally to each future user of our communication system. Now, everyone can become a venture investor and support interesting ideas. ICO will help us to accelerate release of the project, so you will be able to use it in the next few months after crowdsale! We are using ICO not only as investments attracting method but also as an excellent opportunity for a marketing campaign to promote YouRa worldwide. After all, there are examples of cool applications that are simply latent to the mass user due to lack of information about them. ICO hit both targets that is why we propose you to invest in YRC tokens (YouRaCoin).

## *What is tokens?*

All business relations in YouRa communication space are based on the use of the internal freely convertible currency YouRaCoin (YRC). YRC is a ERC223 standard token. This is an upgraded version of the well-known ERC20 standard. Tokens based on this standard work properly and proved themselves well. Nevertheless, there are some shortcomings, that could be eliminated in ERC223. Mostly it is lost tokens problem. Sometimes people mistakenly can send tokens to an address that is a contract. In this case, the contract will become the owner of the tokens and tokens can remain on the contract address forever. ERC223 provides the possibility of avoiding accidentally lost tokens inside contracts that are not designed to work with sent tokens. It also allows users to send their tokens anywhere with one function transfer. There is no difference between whether the receiver is a contract or not. There is no need to learn how a token contract is working for a regular user to send tokens. There are some extra advantages given below:

- standard allows contract developers to handle incoming token transactions.
- ERC223 transfer to contract consumes 2 times less gas than ERC20 approve and transfer from at receiver contract.
- allows to deposit tokens into contract with a single transaction. Prevents extra blockchain bloating.
- makes token transactions similar to Ether transactions.



ERC223 tokens are backwards compatible with ERC20 tokens. This means that ERC223 supports every ERC20 functional and contracts or services working with ERC20 tokens will work with ERC223 tokens correctly. It ensures that all decentralized applications and smart contracts will work in the Ethereum ecosystem in a predictable manner, and will meet the uniform security requirements. YRC token will be supported by most wallets. Using Ethereum platform will also facilitate the listing on exchanges and will ensure the interaction of smart contracts. The ERC223 token standard can be integrated in decentralized applications (Dapps), which is necessary for the further project development. 72.52% of all startups that conducted the ICO choose the Ethereum platform. The key feature in choosing a platform for creating a token, was Etherium team's network scalability plans as well as their protocol improvement proposals. According to the developers of the Plasma project, the introduction of the new technology will improve the performance of smart contracts to several billion operations per second. This improvement will provide instant transactions between all users of the system.

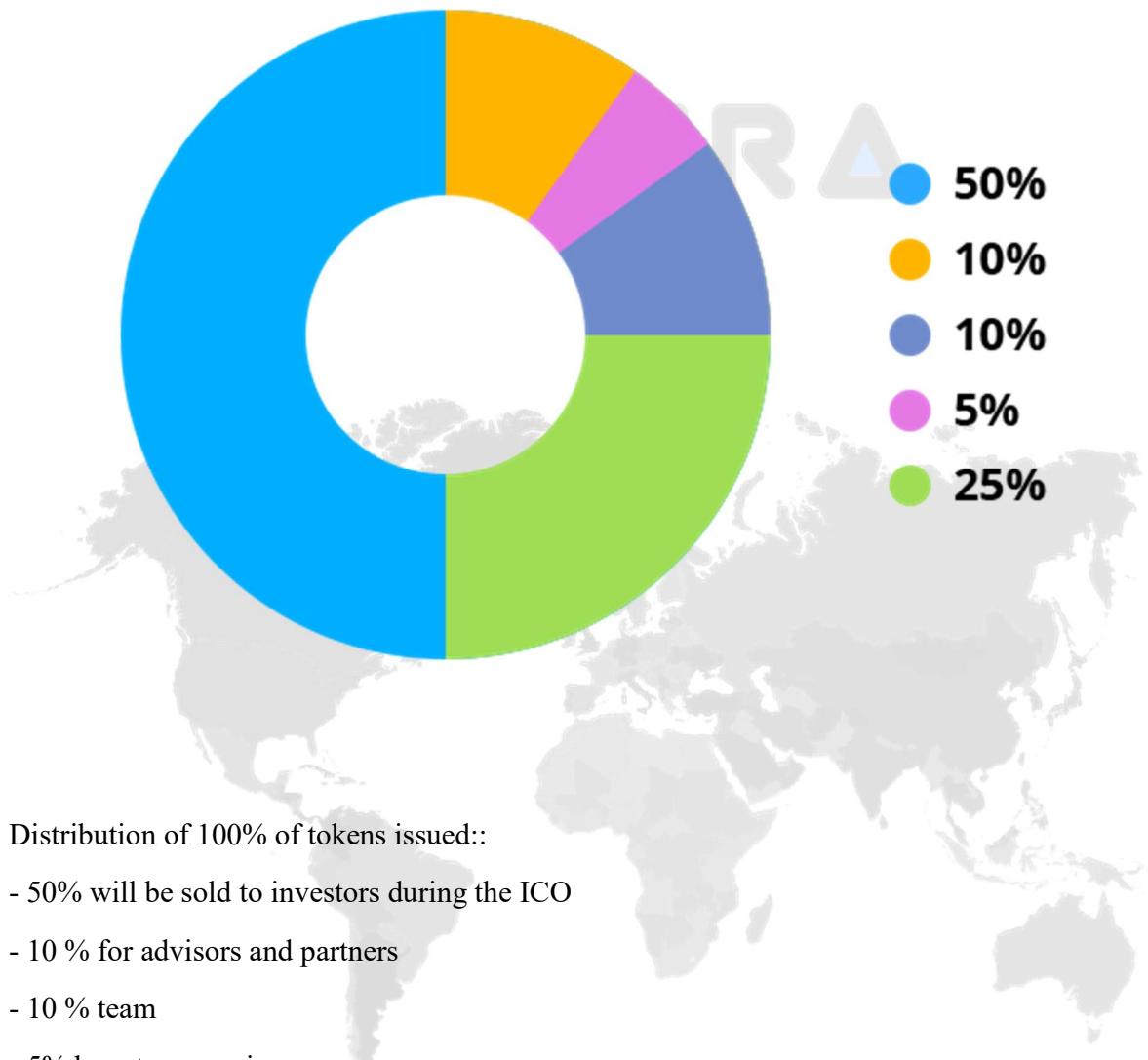
YRC tokens fall under the definition of "utility token" and, according to Howey Test, are not securities, as they will have direct application in the project network <sup>11</sup>. It will allow to cover the audience of the United States and Canada and will increase the attractiveness of the platform for potential investors from these countries.

1 billion YRC tokens will be issued.

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<sup>11</sup> <https://www.coinbase.com/legal/securities-law-framework.pdf>

## *Tokens distribution*



All remaining tokens will be put into circulation within 2 years after the end of the ICO. There will be no additional tokens issue.

Token standard price is 0,03 EUR. We will denote figures relating to all project indicators in Euro, not in ETH for the convenience of most potential investors. The project is meant for a mass audience, not just for crypto currency community, and the rate of the ETH is constantly changing.

There is a discount program for initial investors:

Round	Pre-sale	ICO week 1	ICO week 2	ICO week 3	ICO week 4
Token Price EUR	0,015	0,0225	0,027	0,0285	0,03
Discount	50%	25%	10%	5%	0%

The number of tokens sold during the presale will not exceed 20% of all ICO tokens

The minimum amount of one transaction during ICO is 100 YRC.. In order to limit the influence of large investors on the liquid mass of tokens, circulated inside the system, and to give opportunity to acquire tokens for ordinary YouRa users, the maximum possible amount of one transaction is limited by 10 000 000 YRC. Minimum capital required for the further project development is 3 000 000 Euro. Hard cap. is 15 000 000 Euro.

In case of any % of YRC tokens will remain after ICO finishes, all remaining tokens will be "burned" as well as the team tokens in equal proportion.

## *Bounty campaign*

The YouRa team is ready to share 50,000,000 YRC-tokens (1,500,000 EUR, under the standard token price) with the most active participants of the project! The tokens distribution will be the following:

Translating project materials to other languages - 1 000 000 YRC.

The pool of referral links - 7 000 000 YRC.

There is a referral program for attracting investors during crowdsale. Those participants who sent referral links to their friends and colleagues will receive a reward in the form of YRC tokens,

Bounty for original articles, posts, reviews and press releases related to the presentation of the YouRa project - 5 000 000 YRC.

YouTube Bounty, for the producers of video reports and project reviews - 7 000 000 YRC.

Pool for the Bounty of the Community Management Campaign (Bitcointalk, Reddit, etc.) - 7,000,000 YRC.

Please help us to explain the other users how YouRa works, tell them about advantages comparing to other applications and earnings opportunities for YouRa users. Describe the project's prospects and its development plans.

Pool for Signature Campaign and Avatar - 3 000 000 YRC

The Pool for the Publications Campaign in Blogs and Media - 1 500 000 YRC

Blogs bounty will be distributed among the creators of small posts, press release reposts and other articles about the YouRa project.

Pool for Facebook campaign - 2 500 000 YRC.

Pool for Twitter campaign - 2 500 000 YRC.

Pool for Telegram campaign - 1 000 000 YRC.

Pool for Instagram campaign – 1 000 000 YRC.

Pool for the Creative Ideas campaign – 1 500 000 YRC.

Promo-actions bounty – 5 000 000 YRC.

We invite you to apply your imagination and organize your own promo of YouRa ICO (without violations of law, of course).

One real case, which took place on July 12, 2017, could help you to set an example. The Chair of the Federal Reserve Janet Yellen, gave her testimony before the House Financial Services Committee, while one tricky Bitcoin fan raised a sign saying ‘Buy Bitcoin’ in the background in clear view of the camera.



The video quickly went viral, and it was not just enjoyed by Bitcoin enthusiasts. Various media outlets, including CNBC, tweeted the video to their followers.

After that in a new photo with the sign, the same man shared his Bitcoin address and, soon enough, donations started pouring in.



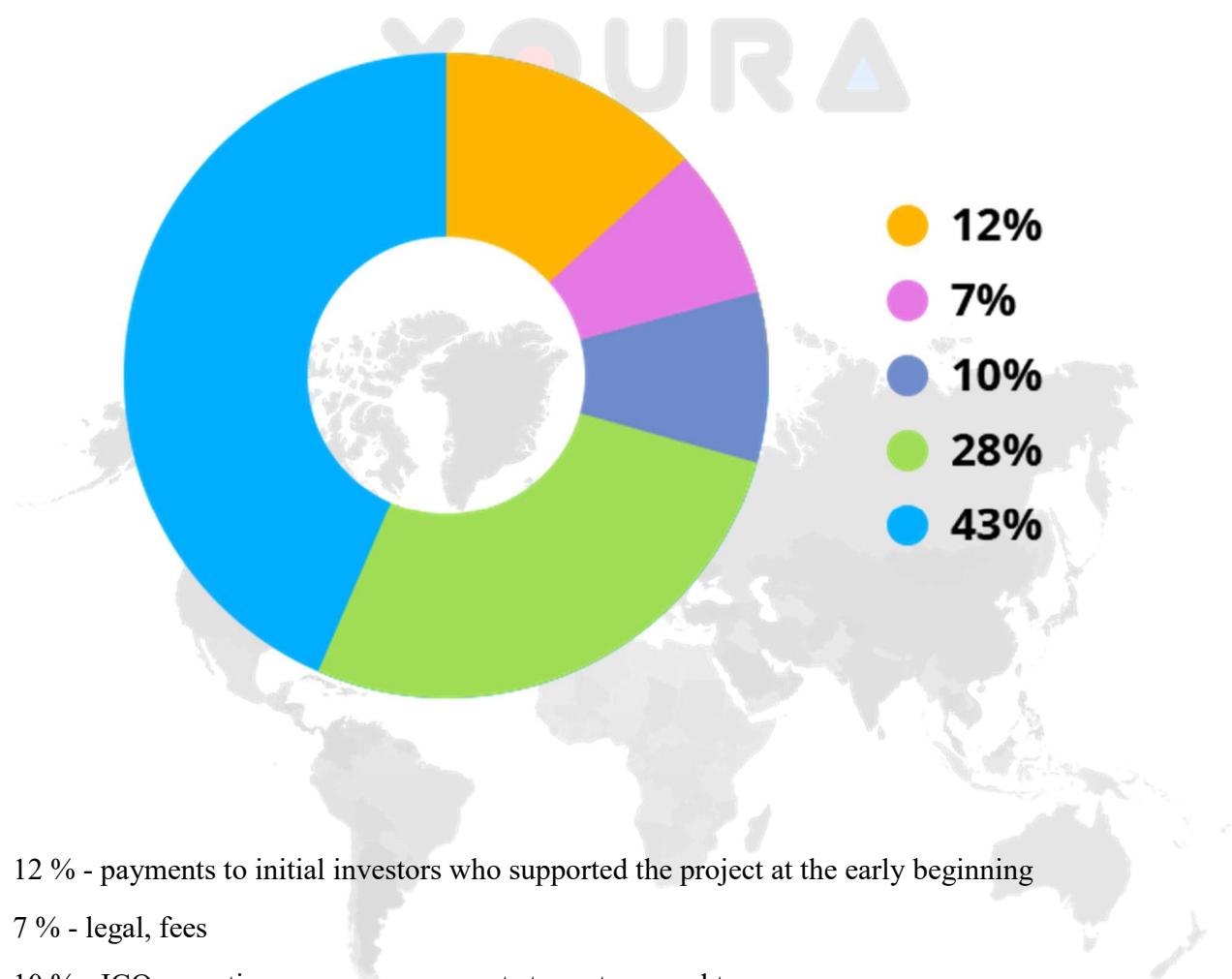
Bitcoin Sign Guy raised 6.87948688 BTC (more than \$15,000 then, and about \$48500 in terms of the current rate) in Bitcoin donations.

We will obligatory reward the most interesting promo actions that covers maximum audience. Only do not forget to obey the law!

Bug bounty – 5 000 000 YRC. Searching for vulnerabilities, fixing bugs and problems.

The tokens left after bounty campaign (if any) will be transferred to YouFund to continue the project promotion after its official release.

## *Distribution of funds collected during the ICO*



12 % - payments to initial investors who supported the project at the early beginning

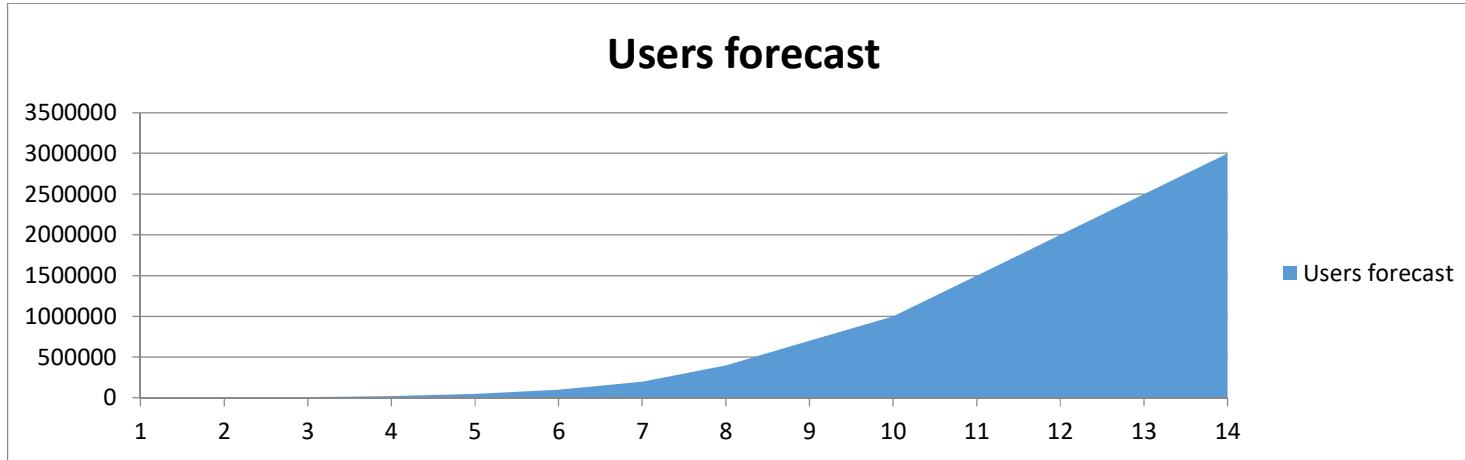
7 % - legal, fees

10 % - ICO operating expenses, payments to partners and team

28 % - further technical part development, introducing of declared functions, licensing.

43% - global marketing and promotion of YouRa and YouBip projects. Opening of new branches and data centers, effective PR-company conducting, advertising, establishing partnerships with corporations.

More detailed cost estimates for the last two points are given below. All sums are in Euro.



Personel	Salary incl TAX	1	2	3	4	5	6	7	8	9	10	11	12	13	14
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>Mobile development</b>															
Lead Back-end Developer	5230	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Back-end Developer	4525	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Mobile Android	4890	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Mobile Developer iOS	4890	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Designer	4260	2	2	2	2	2	2	1	1	1	1	1	1	1	1
<b>Web development</b>															
Web JS	4500	3	3	3	3	3	3	3	3	3	3	3	3	3	3
UI Front-end	3840	2	2	2	2	2	2	2	2	2	2	2	2	2	2
<b>Testing</b>															
Test Cases	2680	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Tester	2100	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Total:		23	23	23	23	23	23	22	22	22	22	22	22	22	22

<b>Mobile development</b>	<b>70970</b>	<b>70970</b>	<b>70970</b>	<b>70970</b>	<b>70970</b>	<b>70970</b>	<b>66710</b>	<b>66710</b>	<b>66710</b>	<b>66710</b>	<b>66710</b>	<b>66710</b>
Lead Back-end Developer	5230	5230	5230	5230	5230	5230	5230	5230	5230	5230	5230	5230
Back-end Developer	18100	18100	18100	18100	18100	18100	18100	18100	18100	18100	18100	18100
Mobile Android	19560	19560	19560	19560	19560	19560	19560	19560	19560	19560	19560	19560
Mobile Developer iOS	19560	19560	19560	19560	19560	19560	19560	19560	19560	19560	19560	19560
Designer	8520	8520	8520	8520	8520	8520	4260	4260	4260	4260	4260	4260
<b>Web development</b>	<b>21180</b>											
Web JS	13500	13500	13500	13500	13500	13500	13500	13500	13500	13500	13500	13500
UI Front-end	7680	7680	7680	7680	7680	7680	7680	7680	7680	7680	7680	7680
<b>Testing</b>	<b>6880</b>											
Test Cases	2680	2680	2680	2680	2680	2680	2680	2680	2680	2680	2680	2680
Tester	4200	4200	4200	4200	4200	4200	4200	4200	4200	4200	4200	4200
Management	4600	4600	4600	4600	4600	4600	4600	4600	4600	4600	4600	4600
Development manager	5400	5400	5400	5400	5400	5400	5400	5400	5400	5400	5400	5400
SCRUM, TR	3600	3600	3600	3600	3600	3600	3600	3600	3600	3600	3600	3600
<b>Total personnel</b>	<b>112630</b>	<b>112630</b>	<b>112630</b>	<b>112630</b>	<b>112630</b>	<b>112630</b>	<b>108370</b>	<b>108370</b>	<b>108370</b>	<b>108370</b>	<b>108370</b>	<b>108370</b>
												<b>1326000</b>

<b>Development Hardware</b>	20000			20000			50000				50000	140000
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<b>Office + Trips</b>	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	240000
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<b>Payment System Integration</b>	24380	24380	24380	24380	24380	24380	24380	24380	24380	24380	24380	292560
<b>Licensing</b>						49387					4081	53468

<b>Production Hardware</b>	2700	5400	5400	16200	27000	54000	108000	162000	162000	270000	270000	270000
<b>Hardware hosting</b>	120	240	480	1200	2400	4800	9600	16800	24000	36000	48000	60000

<b>Advertisement</b>	150000	400000	150000	150000	150000	150000	150000	150000	150000	150000	150000	2050000
<b>Representation</b>	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	480000
<b>Meetings, etc.</b>	55000	55000	55000	55000	55000	55000	55000	55000	55000	55000	55000	660000

Total: **427650** **657890** **419410** **451410** **460810** **519610** **625937** **633750** **703750** **715750** **727750** **793831** **7137548**

# Milestones

## Roadmap

2007

"Stars And Me" project launch - social 2008 network for celebrities and their fans.



2013

Creation of own internal communication system for programmers and designers within team.

2014

Further development of own internal communication system, as a main stream of the project.

2015

Project transition from Java programming language to the compiled, statically typed programming language Go. YouRa as spin-off from the YouBip project.

2016

Creation of the Alpha version, testing, YouBip and YouRa Beta versions release.

January - April 2017

Implementation of the ready-to-use YouRa corporate version.

May-August 2017

Corporate clients service.

September 2017

Decision to run ICO and integration of blockchain technologies.

October 2017 - February 2018

Preparation for ICO run, partnership in payments integration and blockchain related decisions, licensing.

**March 2018**

YouRaCoin crowdsale.

**April-May 2018**

Implementation of YouRa's declared functions.

**June 2018**

YouRa final release.

**July- December 2018**

Product further development, opening of new branches and data centers. Promotion campaign.



**January 2019**

YouBip global communication space official release.

**February - June 2019**

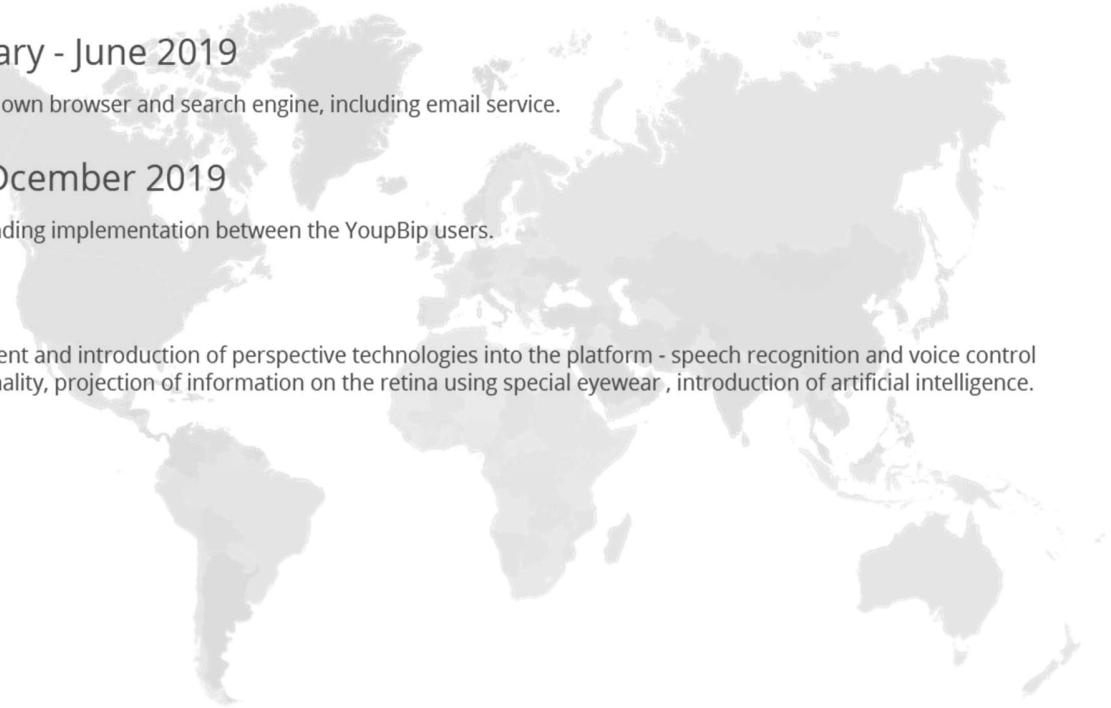
Release of own browser and search engine, including email service.

**July - December 2019**

Money-lending implementation between the YoupBip users.

**2020**

Development and introduction of perspective technologies into the platform - speech recognition and voice control of functionality, projection of information on the retina using special eyewear , introduction of artificial intelligence.



# *Team*

## *Vasilij Ogromnov*

<https://www.linkedin.com/in/vasilijs-ogromnovs-61984473/>

Chief Consultant on Strategy and Development

Project co-founder

Expert in the field of air navigation systems (Subject-matter expert, NEFAB, 2015)

Senior engineer at "Latvijas Gaisa Satiksme", international airport «Riga».

Conducts a course of lectures on multi-location control systems and flight information processing at the Riga Institute of Air Navigation.

## *Igor Podlesny*

<https://www.linkedin.com/in/igor-podlesny-815b0970/>

<https://www.facebook.com/igor.podlesny>

Chief Financial Officer

Project co-founder

An entrepreneur, a specialist in the field of telecommunications.

Has started working at 1999 as a PC assembler, later continued to work as a network administrator. Feeling limited possibility to develop himself switched the field to telecommunications and became a technician. For a few years, he has passed the way from a simple technician to a project manager in the Baltic region. Was engaged in the development and launch of new telecommunications products.

In 2008, founded a computer systems and networks service company.

In 2009, founded a company that provides cloud server solutions and hosting services.

In 2010, founded and launched a fixed-line operator in Latvia.

In 2011, founded his own company that provides roaming mobile services worldwide.

In 2016, founded a company that launches a mobile platform based on Android OS for secure communication.

Currently is a co-owner, director and coordinator of several companies and projects.

### ***Vadim Pavlov***

<https://www.linkedin.com/in/vadim-pavlov-82520a151/>

Chief Executive Officer

Entrepreneur, trader.

Started stocks trading on the New York Stock Exchange in 2002. In 2003 defended his diploma work, devoted to the Technical Analysis of the securities market. The first in the country on this subject that time.

Has a huge experience in new products launching and entrepreneurship. In 2015 organized the work of the first trading company in the Baltics for stocks trading on the New York Stock Exchange. Since that time has completely devoted himself to the stock market and crypto currency opportunities.

### ***Igor Nemenonok***

<https://www.linkedin.com/in/igors-nemenonoks-9b359330/>

<https://github.com/love4soul>

<https://medium.com/@igornemenonokIgor>

Chief Technical Officer, Lead iOS Developer

Co-founder of Chili Labs.

Lead iOS developer of social network Odnoklassniki.ru (2011 – 2014 г.)<sup>12</sup>

More than 20 completed projects of mobile applications on various subjects, from financial trading terminals, to social networks and instant messengers. Partner of several financial institutions, including a Swiss bank.

### ***Igor Plusch***

<https://www.linkedin.com/in/igorplyusch/>

Chief Marketing Officer

Graphic designer with more than fifteen years' experience. Users interfaces development specialist. Worked in several design agencies as a designer and art director. Creative director in his own agency of visual communications. Among the clients: political parties, construction companies, international airlines, restaurants and financial organizations.

---

<sup>12</sup> Odnoklassniki.ru has 200 million registered users and 45 million daily unique visitors.

**Vjaceslav Kreidikov**

Project Manager

Managed projects for Walmart (BrandShare), HappySocks.com companies.

Achieved a guinness world record for Largest Rube Goldberg machine creation. Co-organizer of Riga HR-meetup, place for people industry leaders to share knowledge

**Vladislav Medvedev (Riga, Latvia).**

<https://www.linkedin.com/in/vladislavs-medvedevs-321429150/>

Software Test Engineer

An entrepreneur, the owner of IT-company "Armikus" Ltd (established in 2005).

**Rihards Baumanis (Riga, Latvia).**

<https://www.linkedin.com/in/rbaumanis>

<https://github.com/rihardsba>

<https://medium.com/@baumanis.rihards>

iOS Developer

**Tair Rzayev (Riga, Latvia).**

<https://lv.linkedin.com/in/tair-rzayev-10323b54>

Android Developer

**Darja Barabash (Riga, Latvia).**

<https://www.linkedin.com/in/darja-barabash-6498182a/>

Tester

**Dmitry Dushinsky (Riga, Latvia).**

<https://www.linkedin.com/in/dmitrijs-du%C5%A1inskis-32732a87/>

Android Developer

*Darja Tretjakova (Riga, Latvia).*

<https://www.linkedin.com/in/darja-tretjakova-47a44110a/>

Android Developer

*Rolands Kalpins (Riga, Latvia).*

<https://www.linkedin.com/in/rolandskalpins/>

Frontend- developer.

Shift engineer at "Latvijas Gaisa Satiksme", international airport «Riga».

*Vasilij Leonidov (Omsk, Russia).*

Back-end developer.

*Constantine Chuprik. (St. Petersburg, Russia).*

Back-end developer.

<https://github.com/kotchuprik>

*Ivan Lemeshev (Omsk, Russia).*

<https://github.com/ivanlemeshev>

Back-end developer.

*Yuri Semenov (Omsk, Russia).*

Back-end developer.

*Max Kokorin (Omsk, Russia).*

<https://github.com/theaidem>

Back-end developer.

## *Why the project will succeed?*

- some of presented functions are used separately in different other communication systems, but all together - in no one. Some functions are really unique.
- wide earning opportunities for users - the posting of paid content, targeting advertising in popular rooms, bonuses from goods and services manufacturers for "brand mission" execution, etc
- tremendous potential for various fan clubs, "stars", communities, news portals and educational institutions - ability to communicate directly with the target audience and earn on advertising.
- when analyzing ICO projects, 38.33% of respondents consider the practical use case of the solutions being developed as the most important factor.<sup>13</sup>. YouRa provides a wide range of practical use cases - from guides till political parties and multinational corporations (preliminary negotiations have already been held on cooperation with "Gazprom-Media Holding" and with a number of political parties. The application of platform at the state level in individual countries is also being discussed now).
- no access for security services - data in YouRa is either not stored at all, or is stored only on user's device. Online communication, no server data storage.
- payment system integration and own crypto currency creation. The rapid growth of crypto currency popularity is evident. At the same time, most of the users do not even know how to download wallet and where to buy/sell crypto currencies. There are only 17 million people using crypto currencies around the world now. This is only 0.22% of the total population of the Earth. There is no doubt that the number of crypto currencies users will grow exponentially. We offer a convenient and simple solution that allows crypto currency integration into the everyday life of any person on our planet.
- token issue is limited by 1 billion. With the expansion of the YouRa user base, the YRC-token price will also grow. A vivid example is the deflationary model of Bitcoin emission. Everyone knows that Bitcoin's emission is limited by 21 million units. More and more people start using Bitcoin for every day transactions. As a consequence, we observe a constant increase of Bitcoin price beating new and new highs.

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<sup>13</sup> [https://media.coindesk.com/uploads/2017/09/state\\_of\\_blockchain\\_q2\\_2017.pdf](https://media.coindesk.com/uploads/2017/09/state_of_blockchain_q2_2017.pdf)



By the way, the initial Bitcoin price was \$ 0.00076. Today Bitcoin's price exceed \$ 7,000 and according to various forecasts, will reach \$ 25,000- \$ 500,000 per Bitcoin.

- most ICO projects represent a "naked" idea. After 4 years of continuous software development efforts, we offer ready to use product, based on company's own investments. This will be the trust basis for our followers. ICO is just the way we spread our ideas among potential users and the method of attracting community's attention.

- project's potential and scale. Most of the ideas presented on ICO - are not clear for ordinary person, or are designed for a narrow circle of people related to the crypto currency. The idea of a convenient and safe information exchange is interesting and clear for everyone. Most of usual projects can only dream about such a user's base that is ordinary for any communication system now days. We know that our project surpasses all existing analogues and we are confident that soon will take the leading positions in the global market of communication applications. Let us not be afraid to set a really BIG GOALS. It is easier to hit a bigger goal!

## *MythBusters*

*Episode 1. "Everything related to crypto currency and ICO is a pyramid scam".*

Pyramid scheme fraud involves an unsustainable business, which rewards people for enrolling others into a business that offers a non-existent or worthless product. A fraudster advertises a multi-level investment scheme that offers extraordinary profits for little or no risk. You are required to pay a fee

to enter the investment scheme. You are then required to recruit friends or family members to enter the scheme. If you do this successfully, you are paid out of their receipts. They are then told to recruit others to keep the chain going. Your money is not actually invested in any product. Instead, it is simply passed up the chain of investors. From the moment the scam is initiated, a pyramid scheme's liabilities begin to exceed its assets. The only way it can generate wealth is by promising extraordinary returns to new recruits; the only way these returns receive payment is by getting additional investors. Invariably these schemes lose steam and the pyramid collapses.

Neither Bitcoin nor any other crypto currency is a pyramid, since they do not have any of the above characteristics. You are not rewarded for enrolling others into a business. The growth of your investments is solely due to:

- a consistent increase in demand for this asset
- limited issue
- the potential underlying the technology behind each specific crypto currency

Peering payment system Bitcoin which operates with the same-name digital currency exist since 2009 - no single pyramid operated so long (except the Pyramid of Cheops). In YouRa project ICO case, we carry out a one-time attraction of funds, offering in exchange a digital equivalent of the value inside the system. Actually, you make an advance payment for the services that will be available within the communication platform, getting the opportunity to purchase them at a big discount now. There are no payments to investors. The projected growth of this intangible asset is due to all the above factors.

### *Episode 2. "Crypto currency is backed by nothing".*

Quite the opposite - this statement is much more suitable for the fiat currency, in particular for the US dollar. It's generally known that over the past decade United States issued the same money supply as they did in the previous one hundred and fifty years. The stability of the US currency is provided only by using the US dollar as the currency of international business transactions as well as international reserve currency. Steady demand for dollars is maintained by "carrot and stick" method - the military power of the States and the strength of their economies. In fact, the dollar now is a monetized reputation of the state. What makes dollar valuable is that we have all agreed that it is valuable. The same value is at the heart of any crypto currency - monetization of reputation. Users see the relevance of the system and its practical utility. In addition, many of the crypto currencies are also backed by mining capacities. Miners spend huge money on developing the power of supercomputers and paying electricity bills for mining. That is what confirm the existence of crypto currencies value as well as Bitcoin value. Here is a quote from the creator of McAfee Security, John McAfee, who challenged to criticism of Bitcoin: "You called Bitcoin a fraud. I'm a Bitcoin miner. We create Bitcoins. It costs over \$1,000 per coin to create a Bitcoin. What does it cost to create a U.S. dollar? Which one is the fraud? Because it costs whatever the paper costs, but it costs me and other miners over \$1,000 per coin. It's called proof of work."<sup>14</sup> The computing power of the Bitcoin network is by far the most powerful in the world: about 5.5 million trillion operations per second or 64.708.660 Petaflops. It is

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<sup>14</sup> <https://www.cnbc.com/2017/09/13/john-mcafee-challenges-jamie-dimon-bitcoin-skepticism.html>

11000 x faster than the Top 500 Supercomputers combined<sup>15</sup>. Many people blame mining for wasting electricity, losing sight of the fact that Bitcoining mining establishes an extremely high level of reliability and secure, unreachable by any other system. That is what the reputation of Bitcoin means today, and only you can judge now whether it is backed by something or not. YRC tokens is a monetized reputation of YouRa project. They are backed by:

- five years of the platform continuous development
- significant investments of own funds already made by the project founders
- cut-edge technologies that project brings to world
- globally growing demand for messengers and payment systems
- reputation of the project's team

### Episode 3. "ICO is a bubble, like the dot-com bubble".

The dot-com bubble (also known as the dot-com boom or dot-com crash) was a historic economic bubble related to extreme growth in the usage and adaptation of the Internet by businesses and consumers. During this period, many Internet-based companies, commonly referred to as dot-coms, were founded, many of which failed. The bubble was fed by cheap money, easy capital, market overconfidence and pure speculation. Venture capitalists anxious to find the next big score freely invested in any company with a ".com" after its name. Valuations were based on earnings and profits that would not occur for several years if the business model actually worked, and investors were all too willing to overlook traditional fundamentals. Companies that had yet to generate revenue, profits and, in some cases, a finished product, went to market with initial public offerings that saw their stock prices triple and quadruple in one day, creating a feeding frenzy for investors. The NASDAQ index peaked on March 10, 2000, at 5048, nearly double over the prior year. Right at the market's peak, several of the leading high-tech companies, such as Dell and Cisco placed huge sell orders on their stocks, sparking panic selling among investors. Within a few weeks, the stock market lost 10% of its value. As investment capital began to dry up, so did the life blood of cash-strapped dotcom companies. Dotcom companies that had reached market capitalization in the hundreds of millions of dollars became worthless within a matter of months. By the end of 2001, a majority of publicly traded dotcom companies folded, and trillions of dollars of investment capital evaporate.

The ICO situation somewhat resembles the above. Indeed, many ICOs are attracting significantly more funds than is necessary in fact, and some of the declared technologies are consciously irrealizable. That is why you should carefully learn the project first in order to choose the best one. But such bubbles only represent a natural phase of development of any new market. The Internet industry has not disappeared after the dot-com bubble. Quite the opposite - it has stabilized and then continued to develop actively. 50% of dot-com companies survived and continued to work after the collapse, some of them, such as Amazon.com and eBay, have become industry leaders and are trusted by millions of people around the world. Not to mention the Google, which probably is used by everyone, who reads these lines. And here is another example. Let's compare two companies - Ford

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<sup>15</sup> <http://jasondrowley.com/2015/12/04/the-bitcoin-network-is-11000x-faster-than-the-top-500-supercomputers-combined/>

Motor Company and Tesla Motors. How many cars did Tesla Motors produced in 2016 under your opinion? The answer is 83 473 cars. In 2017, this number is just over 100,000 cars. Ford Motor Company produces more than 6 million cars each year. What is the income of Tesla Motors? What are you talking about? There is no income. The company's loss in 2016 contained to 675 million dollars, and at the current moment contains 1 billion 407 million dollars! How about Ford Motor Company? Net income of 4,6 billion dollars. Dividends on Tesla Motors shares? No dividends, in contradistinction to Ford Motors Company. The same situation for every key point if we compare two companies. All leading financial indicators - ROA (Return on Assets), ROE (Return on Equity) ROI (Return on Investment) are negative at Tesla Motors<sup>16</sup>, unlike of positive Ford Motors Company results<sup>17</sup>. So why has the market capitalization of Tesla Motors already exceeded the market capitalization of Ford Motors Company by \$ 600 million? Why Tesla Motors shares cost more than \$ 300 per share and are constantly rising in price, while Ford shares cost \$ 12 and have not risen above \$ 18 in the last 7 years? May be Tesla Motors is a bubble too? And now imagine yourself in the investor's place, who is investing money in shares of a company, which produces only 1.6% of the total Ford cars number (not to mention the world's statistics of car producers). In shares of a company that brings only loses, don't pay any dividends, and according to all financial highlights is totally...., sorry, is experiencing serious problems. How do you think, what question does he ask himself? "What cars will people use in 20-30 years? Gasoline cars or electric cars?" By investing in Tesla Motors or in a pharmaceutical company developing a cancer vaccine, everyone thinks about the potential of the declared technologies, giving them some kind of advance payment and believing in the idea they represent. We see the same situation with Bitcoin and other crypto currencies now. Ask yourself - "In what currency people will make transactions in 10-20 years? Whether the banks, with their huge commissions and three-day transfer terms, will survive in the near future?" And the more people ask themselves this question - the faster grows the capitalization of the crypto currency market. Now ask yourself three more questions - "Do you believe that communication via mobile applications will displace all other communication types? Do you believe that transactions between users will become instant and common used? Do you believe that users will choose the system that could not be blocked and provides maximum secure of personal data and confidentiality of information?" If you answered yes to all three, then YouRa project is for you.

P.S. For those who still consider everything as a bubble. In 1999, NASDAQ achieved a market cap of 5.4 trillion dollars. Total market cap of crypto currency market is about 200 billion right now - only 3,7% of that amount. Therefore, even for non-believers, there is an opportunity to earn money before the bubble burst. The digital assets market is still at the earliest stage of development. So called "predicted collapse" is still very far away, and the main hype is yet to come.

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<sup>16</sup> <https://finviz.com/quote.ashx?t=TSLA>

<sup>17</sup> <https://finviz.com/quote.ashx?t=F&ty=c&ta=0&p=m>

## *Answers to the most "inconvenient" questions*

Here, we provide the answers to the most "inconvenient" questions, which are simply ignored by most of the projects on the official website and in whitepaper. Often happens that even on a direct question posted in the chat or sent to the support service, you will not get a specific answer.

*Will you return the money back if you do not reach min cap during ICO?*

Token sale during ICO is run by smart-contract that will automatically send money back to each contributor if min cap is not achieved. You will receive your money back.

*Are there any problems with the SEC? Could SEC qualify YRC tokens as securities?*

*The U.S. Securities and Exchange Commission (SEC) is an independent agency of the United States federal government. The SEC holds primary responsibility for enforcing the federal securities laws, proposing securities rules, and regulating the securities industry, the nation's stock and options exchanges, and other activities and organizations, including the electronic securities markets in the United States.*

No, the YRC token does not fall under the definition of "security", but meet a "utility token" criteria - it will have direct application in the project network.<sup>18</sup> YRC does not grant the owner any company's share, nor the right to claim dividends or any other participation in the company's profits. YRC is a means of payment between users of the YouRa platform. It is used for secure transactions based on the Ethereum blockchain. This fact will help us to attract USA and Canada investors, to broad the geography of the project and to increase its scale

*Is it true that participation in ICO is a high-risk investment?*

Yes, it is true. Many of the ICO projects obviously represent scam in its pure form. The share of failed ICO startups is about 40%<sup>19</sup>. You should carefully study the idea behind each project, its team and potential. There are other potential risks. The status of crypto currencies has not been determined yet in most countries, ICO still remains in legal gray area. Different regulations, licensing, additional taxation, bans and other legal restrictions could come in force at any moment. The hottest example is China's ICO Ban. On the other hand, there already emerged a proverb saying - "Remember: invest in everything China bans!" The joke came after China blocked a number of Internet services, including Instagram, Facebook, YouTube, as well as the Windows 8 operating system. Those companies' shares show enviable growth in the value of assets over the past few years. Nevertheless, they are far from

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<sup>18</sup> <https://www.coinbase.com/legal/securities-law-framework.pdf>

<sup>19</sup> <https://www.smithandcrown.com/token-sale-market-performance/>

ICO indicators, which are rightly considered as record holders in the field of investment growth. Here are just a couple of real examples:

- Stratis ICO. At the beginning of sales, the cost of the token contained \$ 0.007 per unit, at a peak of \$ 10.58. The yield (if purchase at initial price and sale at maximum) could be 151,082%.
- ICO Storj. The initial token price was \$ 0.01, then it grew till \$ 1.2. Potential yield - almost 12 000%.

The figures are certainly incredible. Nevertheless, other ICO often produce seductive results too. 1000 or 2000% growth is ordinary for good projects. According to Smith & Crown research, when the cost of tokens increased, they showed an average growth by 28 times. The ability to multiply your investments repeatedly always implies a high risk - nothing venture, nothing have. This is a natural phenomenon even for the classical stock market. So, Hamlet's dilemma is still relevant: "To buy or not to buy?" – that is the question..

And if we are talking about ban of crypto currencies themselves - such reasoning sound ridiculous.. «It is a thing that exists by itself. It is the same as banning clouds. Let us ban clouds, let us disperse them. They will then thicken anyways. » (Alexander Ivanov, the founder of the Waves platform). According to Ivanov, the ICO market will continue its development, but will be introduced into the legal field and become more orderly. The YouRa team fully shares this point of view.

#### *What is Escrow?*

Escrow is a method of increasing the security of collection, storage and distribution of funds received during the ICO. Escrow implies the use of multi-signature technology. It means that decision on any withdrawal of collected funds is accepted not only by the project team, but also by independent experts with impeccable reputation, people - well known in crypto currency community and in financial world. Escrow increases the transparency of ICO funds spending and is designed to increase the confidence of potential investors by reducing scam risks. Escrow experts ensure that funds are spent in accordance with the declared "road map" and business plan of the project. The project team cannot use the funds alone, without signature of Escrow members. In turn, the Escrow experts can do nothing with funds, without signature of the team members. We use this service in order to improve the safety of your investments!

#### *Can my investment be hacked?*

This possibility is minimized. The main part of YouRa tokens will be stored using cold storage wallets and hardware wallets without direct Internet access. There will be no more than 10% of the total token mass in circulation - a necessary amount to ensure liquidity and functioning of the system. Additional funds will be brought into the system from "cold" storage only as needed, to ensure users demand.

#### *Can YouRa team members speculate tokens if they want to?*

No, they cannot. Under the terms of the smart contract, 10% of the tokens assigned to the project team can be put into circulation only half a year after the ICO - the period in which the main speculative transactions occur. Everyone knows that after listing on the stock exchange the value of tokens could often boost. It is a nice opportunity for the team to earn about 30% of the nowhere-recorded profit,

just selling their tokens. We created restriction on our own tokens share in order to avoid any doubts about the purity of our intentions.

*Where are you incorporated?*

Both projects YouRa and YouBip owns to "Youcom" Ltd - company that is incorporated in Estonia. Estonia is a friendly country towards crypto currency and is most suitable for implementing the company's development strategy. The headquarter is in Riga (Latvia). Our team is international, as in any significant IT-project. Team members live and work in Latvia, Estonia, Belarus and Russia.

*How will my tokens appear in the YouRa application after release?*

After uploading the application on your computer or smartphone transfer all your tokens (or part of them) from your wallet or investor account to your YouRa account. You can transfer the part of your tokens each time when using a different username. The tokens could be transferred to any of your accounts. Deposit your tokens by sending them to unique account address or by scanning a QR code.

*I was late to ICO, how I can get YRC tokens then?*

YRC tokens will be listed on several crypto currency exchanges, and if you did not manage to purchase them during ICO, you can buy them on the exchange, but at a market price. We have just described above how to transfer tokens into your YouRa account. You can earn them using the methods described on pages 24-26.

*How to sell YRC tokens if i wish to?*

As soon as the YouRa payment system gets its final look, the YRC tokens can be exchanged for any crypto currency or fiat currency almost instantly. You can also do it on crypto currency exchanges. However, most of the users do not have an exchange account or simply do not know how to make such a transaction. Therefore, we already arranged an exchange that will operate until the release of payment system's full version. If you want to exchange YRC for a fiat currency - euro or US dollars for example, you have to leave the order right inside the system. You should specify the token amount you want to sell and the number of your bank account. The system will use your current account linked to YouRa by default. All orders will be executed within 24 hours through the company's accounts on different stock exchanges. Inside the application, all transactions between users in YRC will be instantly carried out without any fees even in the first YouRa public version.

*Will YRC be valid in YouBip system?*

Yes, all YRC tokens will be valid also in YouBip system after its official release. YouBip will provide even greater opportunities for earning and doing business to our users, so YRC tokens will be demanded in both systems.

*Are there any limitations on the minimum or maximum amount of YRC tokens that I can buy during open sale?*

The minimum amount of one transaction during ICO is 100 YRC.. In order to limit the influence of large investors on the liquid mass of tokens, circulated inside the system, and to give opportunity to acquire tokens for ordinary YouRa users, the maximum possible amount of one transaction is limited by 10 000 000 YRC.

*What currencies are accepted during the ICO?*

We will accept Bitcoin (BTC), Ethereum (ETH), Litecoin (LTC), Dash (DASH) and Ethereum Classic (ETC) during the ICO main sale. Payments in USD and Euro could be also transferred to YouRa ICO bank account.

*What is the purpose of verification?*

Unfortunately, ICO is also well known as “legal money laundering”. Traditional anti-money laundering framework requires fund-raising companies to do their due diligence in areas like knowing the customer, validation of their identity and tracking their sources of wealth. We held YouRa ICO with full accordance of KYC/AML requirements, in order to prevent YRC tokens usage for money laundering, terrorism financing or in any other type of criminal activity.

For private persons:

During registration process, each client should provide his/her personal information: full name, date of birth, nationality, full address, phone number. If the documents are not in Latin script, it is necessary to provide a notarized translation of the document into English in order to avoid delays in the verification process. In accordance to KYC requirements and to confirm the specified information, we need:

The copy of the first page of a local or foreign passport in good quality, with clearly discernible photo and signature of the owner. It could be a driving license meeting the same criteria. These documents must be valid for at least 6 months from the filing date.

Copy of utility bill or bank statement in good quality, containing the full customer name and actual residence. These documents must be valid for at least 3 months from the filing date. For citizens of the CIS countries, it is possible to send a copy of the passport page with the address of registration, in case of coincidence with the place of residence, as well as to send a copy of the passport's first page.

For legal entities:

The official representative should provide the following documents in accordance with KYC requirements:

A copy of the certificate of State registration.

Trade register extract or equivalent document, confirming the registration of corporate acts and amendments.

Names and addresses of all officials, directors and real owners of a legal entity.

A copy of the memorandum of association and a copy of company's statute or equivalent document duly registered.

Confirmation of the legal address of the company; list of shareholders and directors. Description of the company and its operating activities (including date of foundation, key services and products, location of parent company)

### *How to buy tokens during ICO?*

Passing the verification, all investors will be granted access to their dashboard on the YouRa ICO web site.

If you are contributing a crypto currency, you need to have a token compatible Ethereum wallet under your full control. Please make sure that this wallet belongs to you, not to the exchange or other intermediary. Please make sure that your wallet supports special ERC20-tokens. YRC tokens will either be sent to your wallet address, or will appear on your personal dashboard balance on the project site.

If you want to pay in USD or Euro, please transfer money to YouRa ICO bank account. After the purchase YRC tokens will appear on your personal dashboard balance on the official project site [www.youra.io](http://www.youra.io). You can transfer them to your wallet, to exchange or directly to YouRa system after its official release, using unique address or QR-code.

You can buy tokens only on our ICO website: [www.youra.io](http://www.youra.io)

Attention please, website address [www.youra.io](http://www.youra.io) could not be changed! If anybody provides you another link - it is a scam. Even if in our official chats appears another links - it is a scam.

Please, be careful! Scammers may be represented as members of our team. Often scammers display the names and photos of team members. Do not believe these people. To prevent this - add the www.youra.io to bookmarks. Make sure that the address is correct before you contribute.

### *Token compatible wallets*

The following wallets are known to be compatible with Ethereum tokens (ERC-20 standard):

MyEtherWallet (no download needed)

MetaMask (Firefox and Chrome browser addon)

Mist (Desktop)

Parity (Desktop)

imToken (iPhone)

imToken (Android)).

### *Do you have a discount program during ICO?*

Here is our discount program for initial investors:

Round	Pre-sale	ICO week 1	ICO week 2	ICO week 3	ICO week 4
Token Price EUR	0,015	0,0225	0,027	0,0285	0,03
Discount	50%	25%	10%	5%	0%

*How many tokens are you going to sell in a presale stage?*

The number of tokens sold during the presale will not exceed 20% of all ICO tokens

*How can I take part in presale?*

The minimum volume of tokens you can buy on presale is 10 000 000 YRC. Please send requests to [ico@youcom.ee](mailto:ico@youcom.ee)

*How can I get bonus tokens for inviting people?*

Bonus tokens will appear in your personal dashboard, in accordance with the number of persons attracted by your referral link. You can transfer them to your wallet or directly to your YouRa account after official release.

*Can I mine YRC token?*

No, YRC - is a ERC20 standard Ethereum-based token. You can purchase YRC tokens during ICO, at the exchanges or earn them by becoming an active YouRa user.

*Where can I see your smart contract?*

The contract code is publicly available on GitHub : <https://github.com/>

*I did not find the answer to my question.*

Please send requests to [ico@youcom.ee](mailto:ico@youcom.ee)

We will try to answer your question.