



# Moms Avenue

A Social Entrepreneurship Platform Designed for Women

Version 1.4



<b>Abstract</b>	<b>3</b>
<b>Moms Avenue Solution - Social Entrepreneurship Platform</b>	<b>4</b>
Key Enablers	5
Entry Package Using Cutting-Edge Technology	6
Foster Entrepreneurship with Transparent Reward & Rating System	6
Moms Congress - Social Entrepreneurship Decentralized Autonomous Organization	6
<b>The Platform Architecture &amp; Products Development Timeline</b>	<b>7</b>
Software as a Service (SaaS)	7
Products & Services	7
Learning	9
Tools	9
Charity	11
Kick Off Business	11
Development Roadmap	12
<b>Market Opportunity and Business Model</b>	<b>13</b>
Largest Business Opportunity	13
Business Model	14
Network Effect	14
<b>Reward and Rating System – The M.O.M. Token</b>	<b>15</b>
Reward & Rating Systems Workflows	16
Token Creation	17
Initial Token Distribution	17
Token Cycle	18
Token Value	19
Long-Term Token Distribution	20
<b>Legal</b>	<b>20</b>
<b>Crowdsale Details</b>	<b>23</b>
<b>Why Contribute</b>	<b>24</b>
<b>Team</b>	<b>25</b>
Core Team	25
Advisors	27
<b>Contacts &amp; Social</b>	<b>30</b>

# Abstract

**Moms Avenue combines a cutting edge technology and an innovative reward and rating based business model to tap into the largest business opportunity - women entrepreneurs - and addresses the pressing issue of the segment's unused economic potential. The Moms Avenue platform is designed to build a powerful social network and foster sustainable value by empowering women to start, grow and scale their own businesses. We strive to create a way for community members support each other, generate high-quality content, learn and practice entrepreneurship. We are creating a new platform enabling the full cycle of the entrepreneurial journey - learning, trying, developing and sharing. The solution supports transparent governance which is enabled by a proof of contribution platform based on virtual utility tokens. Our competitive advantage is an entirely new social entrepreneurship concept based on on Blockchain technology (SE-DAO). This concept will ensure transparency and enable strategic cooperation between multiple parties. It will also define our organization's actions, meaning and the mission.**

**We aim to become a leading blockchain platform for women entrepreneurship.**

Social and economic inequality between men and women has been one of the most pressing social issues of the past century. Although it is being addressed to a certain extent in different societies, women still face challenges and barriers when working to realize their full economic potential.

According to the latest annual report conducted by Deloitte,<sup>1</sup> the number of women leading boards still remains low globally. Overall, women now hold 12 percent of board seats globally, with only 4 percent in a chair position. Equal pay is also a tremendous issue and will not disappear easily. According to a World Economic Forum press release in October 2016,<sup>2</sup> at the current pace, the global gender gap will not be closed until 2186. Recent Coin Dance data<sup>3</sup> shows that the engagement gap in the Bitcoin market between men and women is still huge - 96.57% of users are men compared to 3.43% women.

A combined effort including government, business and society in general is required to tackle inequality further, and we intend to take our part in it and tap into this market segment of high economic potential female entrepreneurs that is not currently fully exploited. We believe that a community-driven ecosystem that fosters entrepreneurship, is fueled by high-quality content and rewards, and hosted on a blockchain-based platform is the solution.

Moms Avenue solution is focused on solving the following problems:

---

<sup>1</sup> [www2.deloitte.com](http://www2.deloitte.com)

<sup>2</sup> [www.weforum.org](http://www.weforum.org)

<sup>3</sup> <https://coin.dance/stats/gender>

- **High market entry cost.** Moms Avenue will reduce costs of entering the market and enable community members to start, grow and scale their own business. Data shows that the average market entry cost for a small-medium enterprise is approximately US\$30,000 while for a micro-business - US\$3,000. Moms Avenue provides a combination of social network and freemium products, such as forums to discuss entrepreneurship, a jobs board to find freelancers or coworkers; advertising packages to reach customers and business tools to help secure investment, which might help to unlock the entrepreneurship potential of women with minimal or zero investment of their own.
- **Shockingly, only 4% of crypto market participants are women.** Blockchain is quickly developing into the most talked about the technology of this decade. However, even today during the blockchain revolution there are very few blockchain projects which are run by women. It is true that men are perceived as more risk averse<sup>4</sup> and attracted to programming than women, but that doesn't explain why there is such a small representation of women in the industry. Moms Avenue will educate and encourage women to enter the crypto market.
- **Loose social networks.** Having a community and support network is a valuable part of becoming an entrepreneur. Studies show that men have more social connections that enable them to access business opportunities, information, and contacts than do women<sup>5</sup>. Moms Avenue will connect different users like educators and learners, entrepreneurs, freelancers, various services providers, into a professional network and enable easy access to business opportunities and role models.

## Moms Avenue Solution - Social Entrepreneurship Platform

Moms Avenue is blockchain-powered, reward-based social entrepreneurship platform designed for women. The platform will be created to help to enter the crypto market, learn and practice entrepreneurship in an innovative and rewarding way. The aim is to create a Blockchain-powered, self-sustainable ecosystem for women where the generated value would be retained within the ecosystem. The ecosystem is enabled by a platform that connects entrepreneur community, entrepreneurship learning and tools to start, grow and scale businesses.

Moms Avenue's primary focus is to develop a virtual community where the value is created and sustained within the ecosystem, and profit is used to provide additional value-add through reinvestment in the ecosystem. The community members will drive the high-value content creation supported by the reward system. The underlying Blockchain technology will

---

<sup>4</sup> <https://hbr.org/2013/02/do-women-take-as-many-risks-as>

<sup>5</sup> <http://www.worldbank.org/en/programs/women-entrepreneurs>

enable transparent organization governance, rewards, rating scheme (virtual utility tokens) and payments.

Starting one's own business from scratch is daunting, especially without an extensive support from experts or peers. Moms Avenue is meant to make the experience sleek, simple and rewarding. Users will be able to start, grow and scale their businesses, pitch their ideas, engage in joint ventures, find freelancers or coworkers, find the necessary investment.

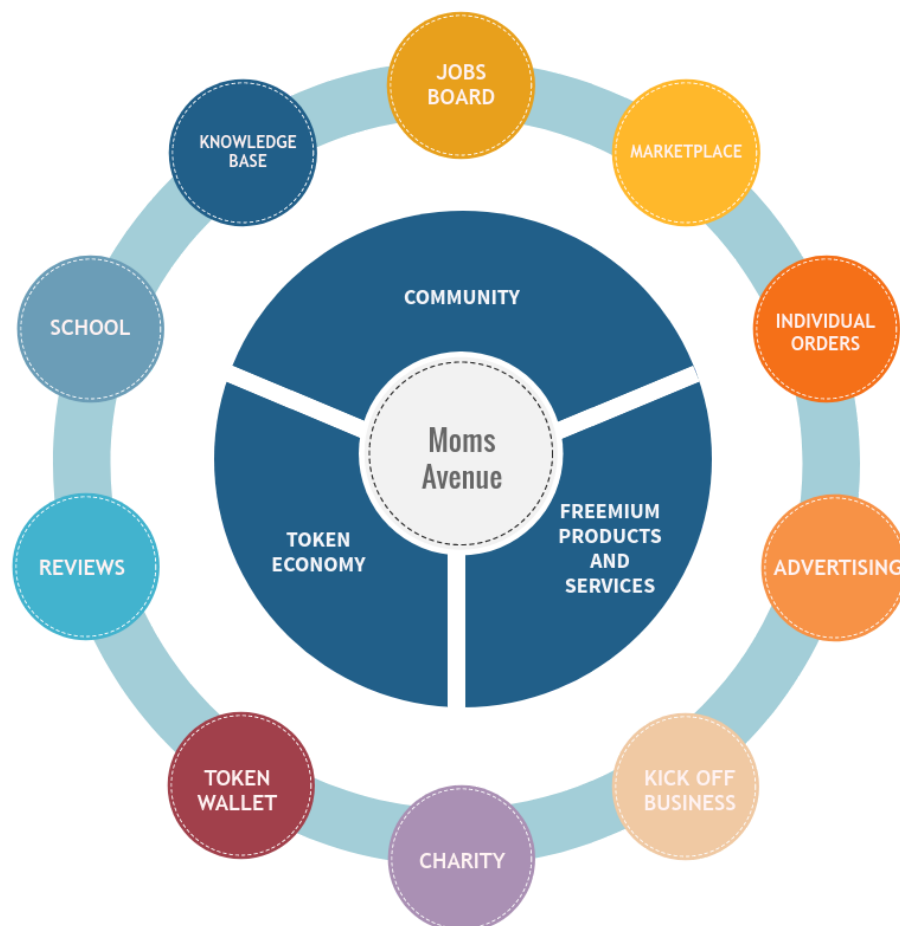


Figure 1. Moms Avenue Offering

## Key Enablers

- Software-As-a-Service (SaaS) architecture provides the ability for each user to customize the platform to fit their business needs and see only relevant information in the format of personal feed.
- Blockchain technology. Different blockchain technologies are employed: Decentralized Autonomous Organization (DAO), Token Wallet, Virtual Utility Tokens, and Payments into one user-friendly solution.
- Social entrepreneurship. The DAO will be enhanced with Smart contracts and entirely new social entrepreneurship concept introduced on Blockchain. This will

power a transparent decision-making mechanism, known as Moms Congress, and ensure a trusted way of profit re-investment into the community, platform, and shared value growth.

- Transparent reward and rating system. Blockchain-based reward system using M.O.M. tokens. Members will receive a token bonus for valuable community action or success event while using freemium products.

## Entry Package Using Cutting-Edge Technology

Women entrepreneurs face numerous challenges when financing, owning, and growing a business, including limited access to capital and technology. No business can be sustained without proper resources. Without a team, experience, and technology it becomes daunting. Even if you have a good idea, it is nothing without the help of others. Moms Avenue is a solution empowering women to start, grow and scale their own creative business.

Moms Avenue offers to start a venture from zero - to start as a freelancer, joint ventures, or pitch your idea using Kick off Business tool.

## Foster Entrepreneurship with Transparent Reward & Rating System

Standard saying if you don't know something you can 'google it' does not work in practice. The internet is flooded with low-quality content which might be not verified, and as a result, requires a significant time investment to verify and filter, especially when trying to learn something specific, there is no space for unreliable information. Our community-generated high-quality content drives Moms Avenue's competitive advantage. We support our community by rewarding each of the members for the contribution: whether that is posting high quality and valuable content or providing a quality review of the content or products.

## Moms Congress - Social Entrepreneurship Decentralized Autonomous Organization

Successful entrepreneurs know that the success of their business is mostly dependent on making the right connections. Being part of Moms Avenue will unlock a vast network of similar-minded peers who are more likely will support business ideas, help with crowdfunding and education. A close link between the community members will be created while working on the same ideas or proposals for Moms Avenue platform development and growth.

***“In a democracy the poor will have more power than the rich, because there are more of them, and the will of the majority is supreme” – Aristotle***

Moms Avenue will create the new version of Decentralized Autonomous Organization (DAO): the Moms Congress (Social Entrepreneurship Decentralized Autonomous Organization - SE-DAO). Compared to the standard DAO, SE-DAO will have additional

smart contracts defining organizational principles, ranking based members selection and governance. Selected community members will be able to make proposals on the Moms Avenue platform without any need to connect to additional systems. Making proposals via Moms Congress will not require any fee from members. Created proposals will be introduced to Moms Avenue management board for decision making. Moms Congress (SE-DAO) concept will be an open-source project and accessible for anyone to use in their blockchain based project where applicable.

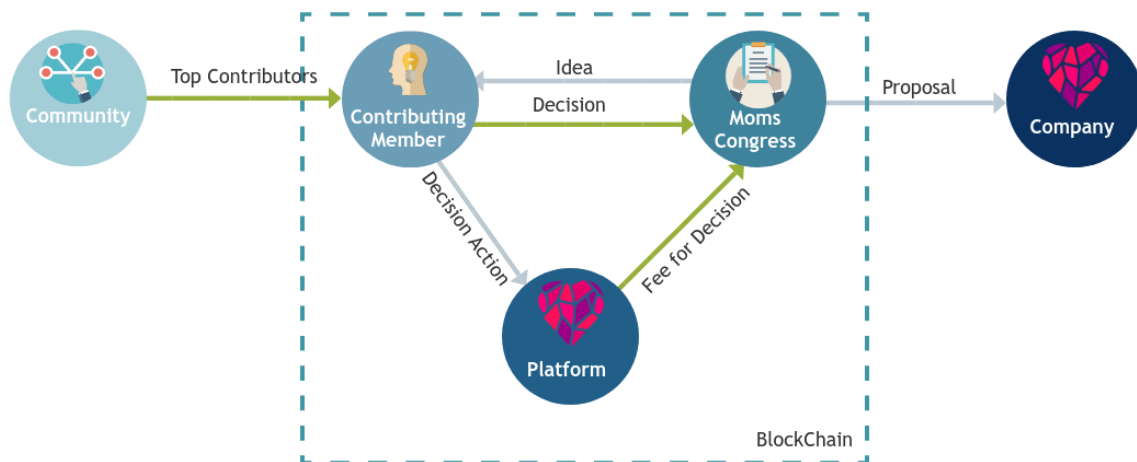


Figure 2. Moms Congress proposals.

## The Platform Architecture & Products Development Timeline

### Software as a Service (SaaS)

The Moms Avenue platform will be created using Software as a Service (SaaS) architecture principles: products will be designed to work independently, but they will be tightly integrated to work together. Four product categories will be introduced: Entrepreneurship Learning, Tools, Kick off Business, and Charity. The platform will represent content as a personal feed, i.e., Facebook, Twitter, Instagram. And this feed will be adjusted according to user interests, selection, and behaviour.

### Products & Services

***“Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime” - Anne Isabella Thackeray Ritchie’s***

The Moms Avenue platform will launch with four product categories - Learning, Tools, Kick



## Version 1.3

off Business and Charity. The trends and community member feedback will be analyzed to identify future products and services.

The first version of the Moms Avenue platform will be a entrepreneurship knowledge base together with a global, quality-focused, trustworthy marketplace. That way our users will be able not only to learn entrepreneurship but also put the acquired skills to practice by using real business tools.

All Moms Avenue products and services will be integrated, but still capable of working as standalone products. Those products, e.g., reviews, freelancing, job board, kick off business, learning, are designed to help individuals learn about entrepreneurship, practice those skills and to them as real tools to start, grow and scale a business.

The diagram below illustrates how products within the Moms Avenue platform and the reward program are connected.

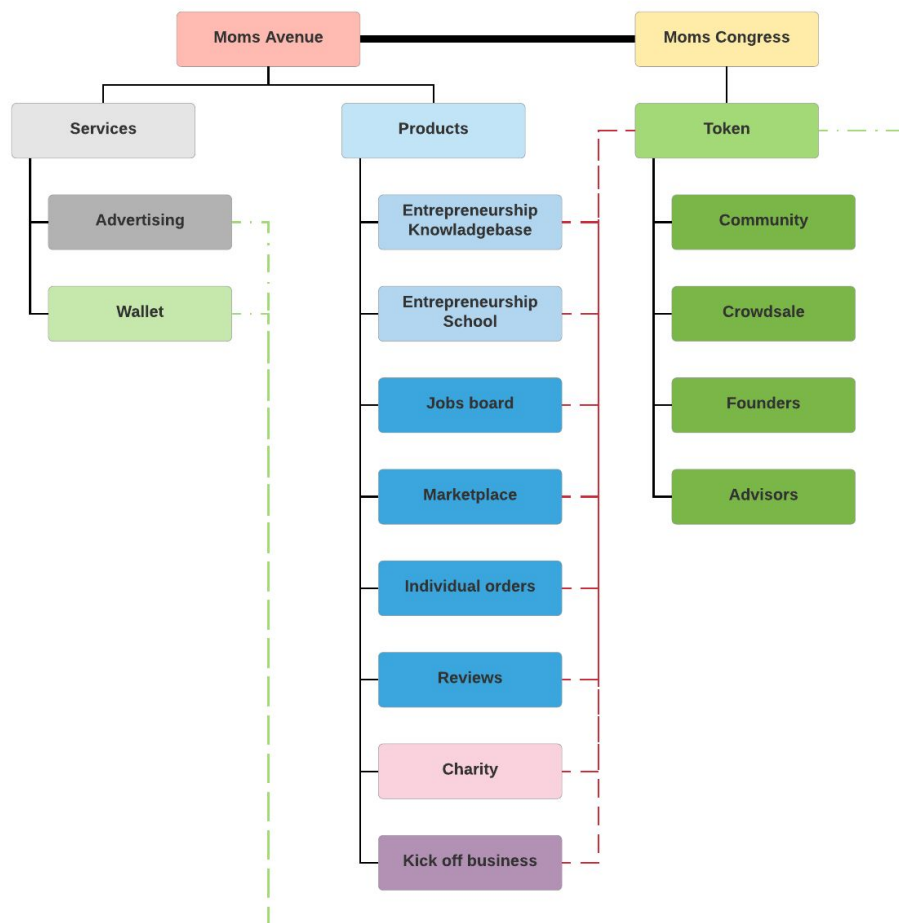


Figure 3. Moms Avenue products and reward system interaction.



## Learning

### Entrepreneurship Knowledgebase

The Moms Avenue Entrepreneurship knowledge base will be free and accessible to all. The content itself will be created, moderated and managed by the community. Topics will vary depending on the demand but will be in general dedicated to entrepreneurship skills, blockchain technology and support of platform community. Contributing to entrepreneurship knowledge base creation will be rewarded with tokens.

The knowledge base will have options to:

- Search
- Ask
- Discuss
- Add articles
- Edit articles
- Articles review

### Entrepreneurship School

The Moms Avenue entrepreneurship school will be free and accessible to community members to entrepreneurial skills. It will be setup as a separate online learning organization offering various learning programs. Contribution to entrepreneurship school activities will be rewarded with tokens.

During Phase One the entrepreneurship school will offer:

- Video lessons
- Video tutorials
- Live webinars
- Local meetup's
- Programmes on particular topics

As the community develops, the programs offered through the school will expand.

## Tools

### Marketplace

The Moms Avenue Marketplace is a platform with a business automation, fraud prevention, and transparent governance model. The main difference from other marketplaces is that it will be focused on a toolset to get the best value for each deal. Also, the organization will negotiate group agreements with external providers to lower some of company setup and running: e.g. packaging, postage and other. This 'full-stack' approach

## Version 1.3

will be more attractive both sellers and buyers. The marketplace will be moderated and managed by the community, and strict quality standards enforced.

Functionality:

- Personalized global feed
- Individual e-commerce stores
- Daily deals
- Multi-product management
- Estimate and Invoicing Tools
- Delivery integrations
- Advertising tools
- SEO optimisation
- Tools to manage social channels
- Pricing and product recommendations
- Group discount for shipping and packaging services

## Individual Orders

The marketplace will have a separate module dedicated for individual orders. In case a customer does not find what she/he was looking for with one vendor, there would be a possibility to fulfil an individual order request and get offers from different vendors within the marketplace. Also, a customer will have an option to fulfil a request to customize an existing product.

## Job Board

The Phase one version of the Moms Avenue job board will focus on the community only. There will be a possibility to buy and sell services including, but not limited to:

- Create new product design
- Write a review about a product
- Invite others to join your venture

## Reviews

The Moms Avenue Reviews module will allow community members to add a review to every aspect of the platform. Also, there will be a functionality to search and use a review analysis of any product or service within the platform, e.g.:

- Products
- Product categories
- Individual order categories
- Jobs Categories
- Entrepreneurship school courses and lessons

## Advertising

The Moms Avenue advertising module will manage in-feed advertising on the platform. Advertising on the platform will be closed loop and only open for Moms Avenue sellers and freelancers. Payments for ads will be made in Tokens only. All submitted ads will be manually approved. Advertising will not be targetable on initial launch.

## Charity

Moms Avenue community members will be able to list their charity requests through platform functionality. All token holders will have an option to transfer their tokens to support any of those request. In addition, marketplace sellers will have an opportunity to allocate part of their revenue to fulfil charity requests.

The Moms Avenue Congress will have an option to allocate part of the company profit for charity section.

## Kick Off Business

The platform will have a separate module allowing community members to list their business ideas and look for support. All token holders will have an option to transfer tokens to support these business ideas. In this way, they will empower community members to start new ventures and give access to tools and resources needed to kick-off.

Examples how collected tokens can benefit for business kick-off:

- Hire specialist for product design or marketing plan creation
- Hire specialist for 1 to 1 lessons on how to manage your business
- Use platform for free - pay platform and delivery fees
- Invite others to join your idea

## Token Wallet

Every registered user on Moms Avenue will have a wallet that supports ERC20 based tokens. The wallet will rely on Ethereum open source Web3 project for transfers and signing transactions.

## Payments

Moms Avenue will also offer a fiat and cryptocurrency payments processing platform which will use blockchain powered payments solutions on the platform. Traditional payment systems may require up to 16 different steps to settle a transaction and come with high fees.

A deeper analysis will be performed, and most promising solution for payments will be selected.

## Development Roadmap

The product development timeline might not be the final and is subject to change depending on the Moms Avenue community feedback.

### Phase 1 - Create core functionality for further platform development

Goal - to create core functionality for further platform development. The Moms Avenue platform Alpha version launch with the Entrepreneurship knowledge base and Marketplace modules. M.O.M. Token is created on Ethereum Blockchain.

Time: Late 2017

### Phase 2 - Enable M.O.M. Token payments in Moms Avenue platform

Goal - Enable M.O.M. Token payments for Marketplace and Individual orders. Introduce new modules - Tokens wallet, Reviews module, Job board, Individual orders.

Time: Early 2018

### Phase 3 - Democracy principles and complete value lifecycle for M.O.M. Token

Goal - Enable democracy principles and complete value lifecycle for M.O.M. Token. Moms Congress ( Social Entrepreneurship Decentralized Autonomous Organization ). Token payments for jobs board. Token reward system for quality reviews and knowledgebase. New modules - Entrepreneurship school, Charity, Kick off business.

Time: Mid 2018

### Phase 4 - Moms Avenue International Coverage

During this phase, the platform will be translated into additional languages beyond English to involve the broader community. This will make Moms Avenue accessible for women in their mother tongue. This will also enable expansion into emerging markets. In this phase, the advertising module will be introduced as an additional value stream for the platform.

Additional languages:

- Mandarin
- Russian

- Spanish
- Hindi
- Arabic
- Portuguese
- German

Time: Mid 2019

## Market Opportunity and Business Model

### Largest Business Opportunity

Moms Avenue brings a tremendous community of women to Blockchain technology and has the experience and ability to do it. When female social entrepreneurs collaborate big problems get solved.

With increased access to higher education and more women entering the labor force, women are more empowered than before. Women are the world's most powerful consumers, and their impact on the economy is growing every year. The global incomes of women are predicted to reach a staggering \$18 trillion by 2018, according to global professional services firm EY.

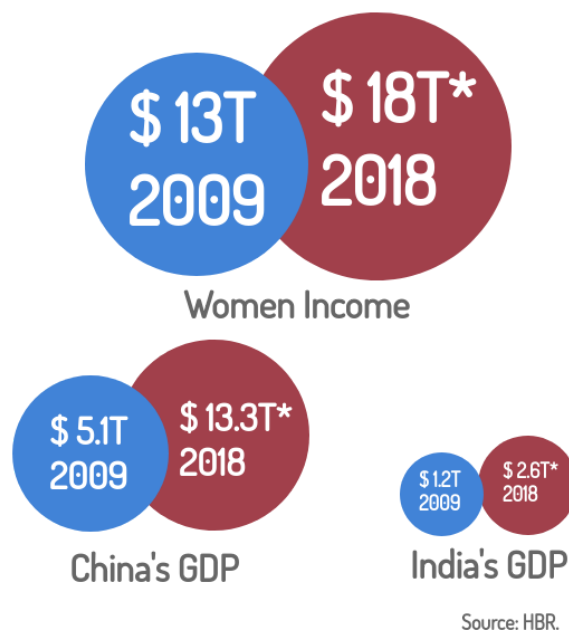


Figure 4. Largest Business Opportunity.

## Business Model

***“There is more of a focus on hearing what women have to offer and recognizing the value of investing in them.” - Elizabeth Ames, senior vice president, Anita Borg Institute***

Our business model leverages the power of community and benefits of freemium products to generate added value:

- We will create a self-sustainable value and grow the userbase with the ‘Moms Avenue’ community proposition.
- We will make a profit on freemium products.

Members will receive a token bonus for valuable community actions or successful events while using freemium products. Every member would be able to collect M.O.M. tokens and exchange them for Moms Avenue products and services. All used tokens will come back to moms community pool. The value of M.O.M. tokens will be self-evolving because all created value will stay in community and platform and will generate value-add in the future interactions.



Number of active users

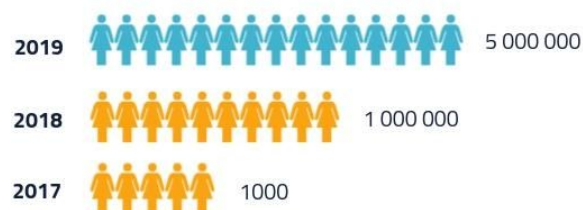


Figure 5. Value and users.

## Network Effect

The Moms Avenue platform is providing the possibility for every single woman to be part of a peer-minded social network and derive benefits from it. Our strategy is focused on creating

## Version 1.3

network effects as our reward and rating system enables us to do that. Moreover, we are going to use a set of community building strategies adapted to geographical and cultural differences.

As Metcalfe's Law indicates, one telephone is useless, two telephones can make one connection while more telephones will follow the formula shown below:

Value of a network =  $n(n - 1)/2$ , where  $n$  is a number of people using the network.

There is this virtuous circle as demand drives supply, and that boosts the supply again. The Network effect kicks in when the more users there are, the more valuable the platform is. This rapid adoption is then self-perpetuating as both sides value the access to a more prominent network of users.

## Reward and Rating System – The M.O.M. Token

The Moms Avenue platform will provide high-value and community-driven content supported by an innovative contribution-based transparent reward and rating scheme. The virtual utility M.O.M tokens will be released and used within reward program. The reward system will use transparent proof of contribution concept. All community members will be able to contribute by creating relevant high-quality content and receive M.O.M. utility tokens as a reward. Tokens can be used to create content, buy or sell goods, order services and support others on Moms Avenue platform.

Members will have several options to spend collected M.O.M. tokens and therefore to decide which role they would like to play within Moms Avenue community:

- Use tokens to eliminate platform charges
- Use tokens to scale business and recruit
- Help others by giving tokens to charity or new business starter

When a member collects a defined number of tokens, they will be announced as a Member of Moms Congress. Membership in the Congress will be a unique way for the most valuable contributors and subject matter experts to form a meaningful connection with the organization and other community members.

Moms Congress will be the core proposal-making institution of Moms Avenue platform. It will be a direct representation of the best community's contributors - M.O.M. token owners. Token owners will be able to make suggestions and vote on all significant questions related to the platform: how to use company profit and finances, roadmap, complex changes in the platform, marketing strategy, platform fees, governance and policies, charity cases. The community member will have the freedom to decide which role they want to play in Moms Avenue.



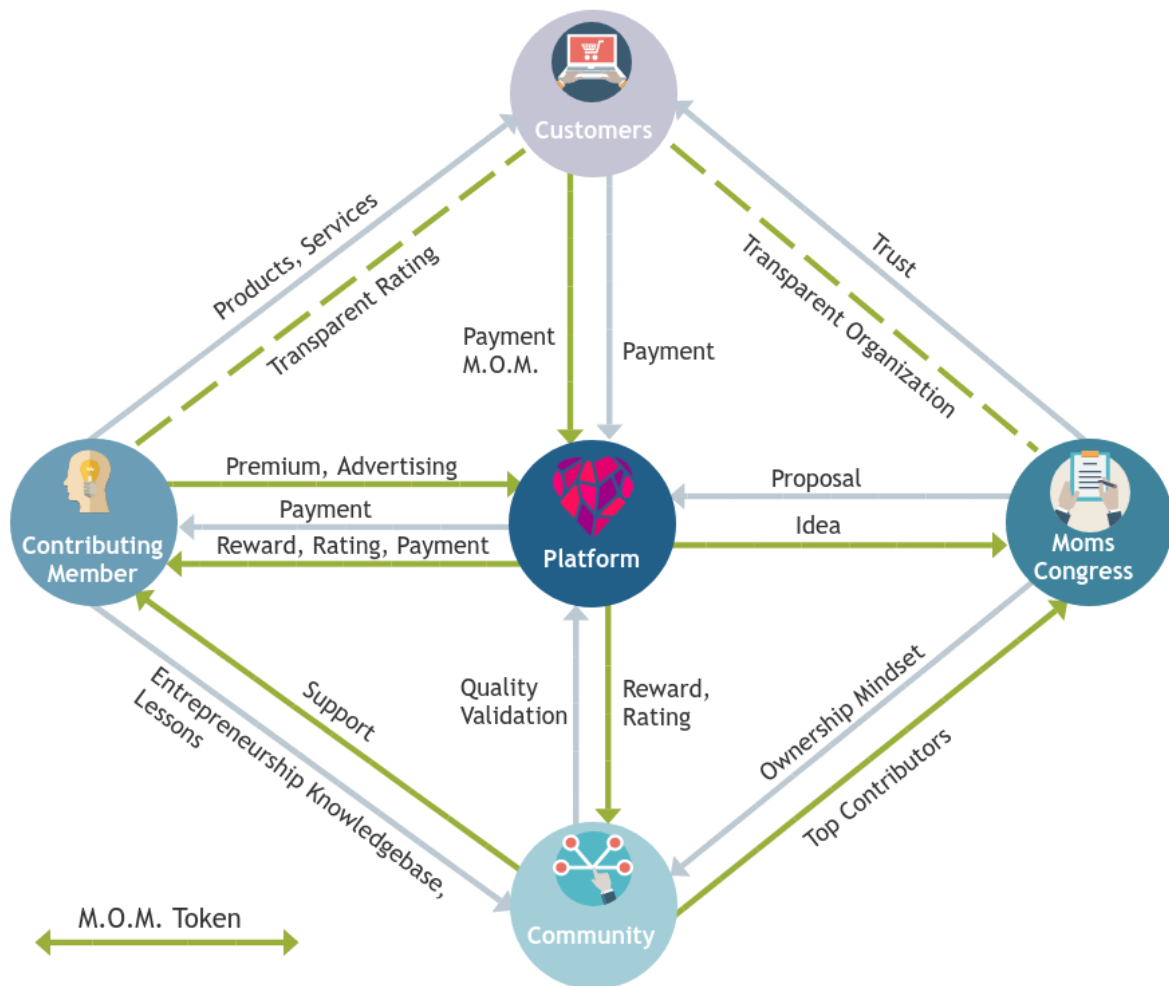


Figure 6. Token Flow.

## Reward & Rating Systems Workflows

Smart contracts will enable us to facilitate a reward & rating system working flawlessly together with a Social entrepreneurship platform. The number of smart contracts, detailed structure, and functionality will be defined and finalized during development. To illustrate the intended functionality, we provide sample workflows.

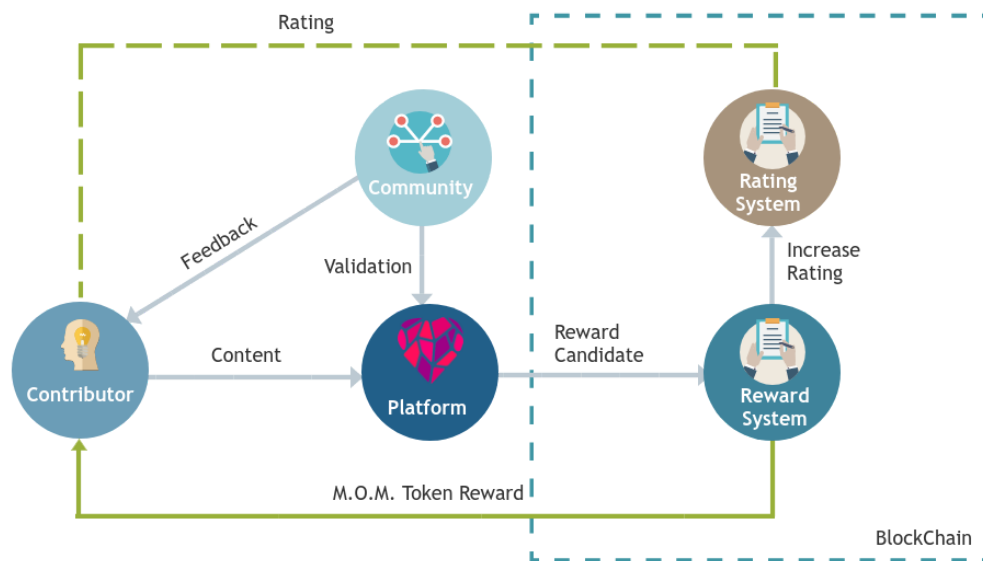


Figure 7. Reward and Rating.

## Token Creation

Token Creation information:

- Supply will be fixed - 2,200,000,000 Tokens.
- Token does not represent equity in the company nor does it have any intrinsic value.
- Token will be ERC20-based.

## Initial Token Distribution

Tokens distribution pools:

- 50% Community Development. Tokens will be used to build community and create additional value for community members.
  - Tokens will move from this pool via smart contracts only.
  - Tokens from community development pool will be used for community development only.
  - Tokens in community development pool will NOT be listed on Exchange.
  - No more than 20% of the community development pool tokens may be used in any 12 months period.
  - Tokens usage will be balanced using supply and demand principles.
  - Tokens will be accessible via Moms Avenue platform only.
- 40% ICO. Tokens distributed during ICO.
- 5% Team. Tokens will be allocated to the team which created this platform. Tokens will be locked for 12 months.

## Version 1.3

- 5% Advisors - Tokens to be allocated to Advisors.

### Token Pools

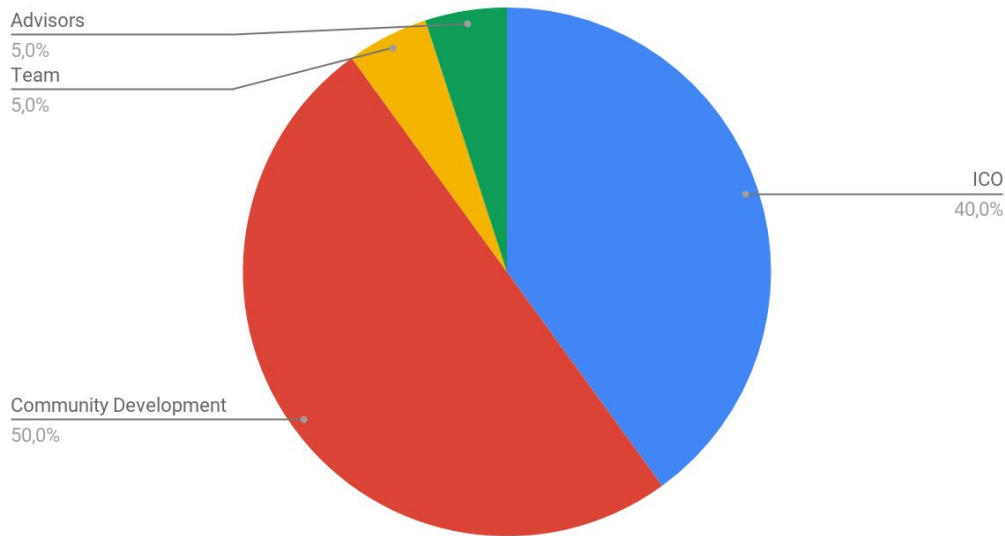


Figure 8. Token distribution

## Token Cycle

Moms Avenue members will get a token bonus for every beneficial community action they complete. Tokens will be assigned from community token pool. Collected tokens could be exchanged for Moms Avenue products and services. All used tokens will come back to moms community token pool. The M.O.M. token value will be self-evolving because all created value will stay in community and platform and will create value-add in future interactions.

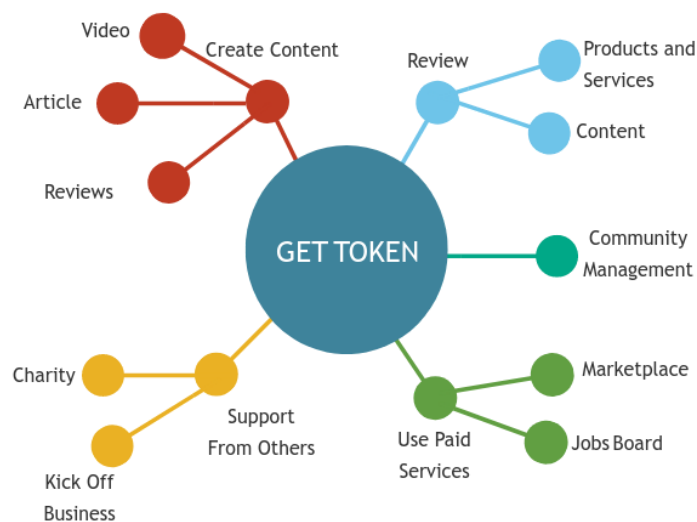


Figure 9. Example of how to obtain tokens

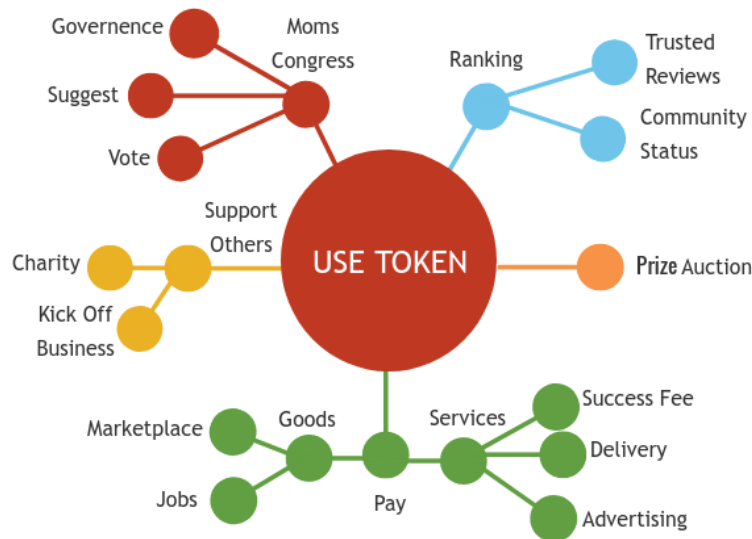


Figure 10. Example of how to use tokens

## Token Value

The M.O.M. token market is open and transparent. It is hard to determine its value due to different factors which could not be controlled by our platform. This is potential value representation and could change when new services will be introduced. Our modelled token value will be connected to community size, the platform demand, and created content. Formula would look like this

$$\Delta = \frac{(Q \times (A + V)) + (S \times O)}{T} \times C \times D \times M$$

Q - Quality content price. Standard price in the market starts from 300 USD per article and 1000 USD for video.

A - Number of quality articles.

V - Number of quality videos.

O - Number of successful orders.

S - Platform success fee - product or service.

T - Number of tokens available in the market.

D - Demand for tokens in the market.

C - Community growth factor.

M - Crypto currencies market situation.

## Long-Term Token Distribution

We firmly believe that in five years the platform will have exceptional content for women entrepreneurs and thousands of happy community members and customers around the world. It is possible to predict that token ownership landscape will change too and 80% of all tokens will be in community control.

### Points scored

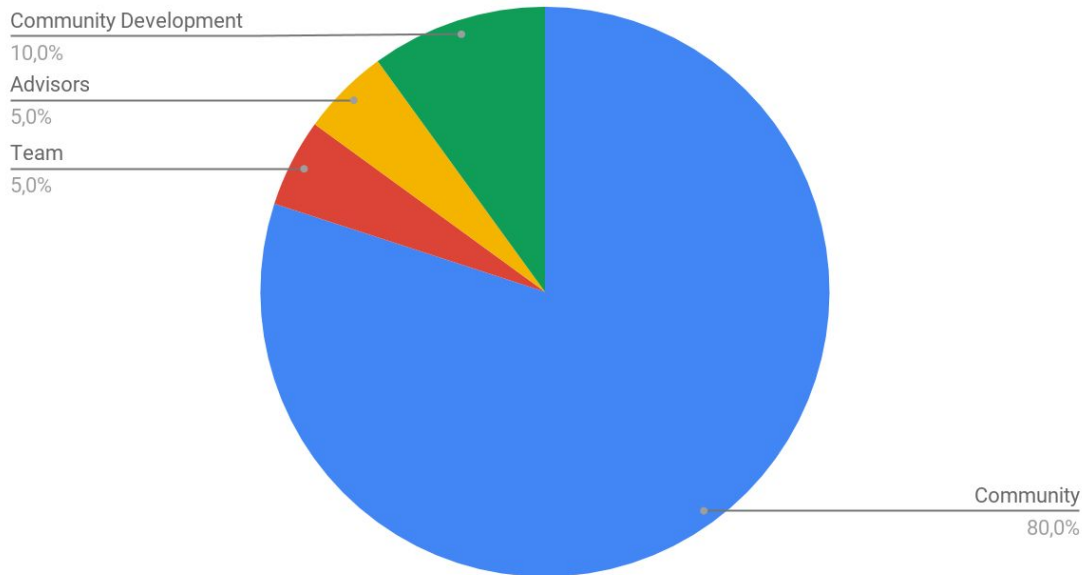


Figure 11. Long-term tokens distribution.

## Legal

### General Information

The M.O.M. token does not have the legal qualification of security since it does not give any rights to dividends or interests. The sale of M.O.M tokens is final and non-refundable. M.O.M. tokens are not shares and do not provide any advantage to participate in the general meeting of Moms Avenue OÜ. M.O.M.tokens cannot have a performance or a particular value outside the Moms Avenue Platform. M.O.M. tokens shall therefore not be used or purchased for speculative or investment purposes. The purchaser of M.O.M. tokens is aware that national securities laws, which ensure that investors are sold investments that include all the proper disclosures and are subject to regulatory scrutiny for the investors' protection, are not applicable.

Anyone purchasing M.O.M. tokens acknowledges and represents that he/she has carefully analyzed this white paper and fully understands the risks, costs, and benefits associated with the purchase of M.O.M.

### Important Disclaimer

This white paper shall not and cannot be considered as an invitation to enter into an investment. It does not establish or relate in any way nor should it be considered as an offering of securities in any jurisdiction. This white paper does not involve or include any information or implication that might be considered as a recommendation or that might be applied as a basis for any investment decision. M.O.M. tokens are solely utility tokens which can be used only on the Moms Avenue platform and are not indicated to be used as an investment.

The offering of M.O.M. tokens on a trading platform is made to enable the use of the Moms Avenue platform and not for speculative purposes. The offering of M.O.M. tokens on a trading platform does not change the legal qualification of the tokens, which remain a clear means for the use of the Moms Avenue platform and are not security. Moms Avenue OÜ is not to be considered as an advisor in any legal, tax or financial matters.

Any information in the white paper is provided for general knowledge purposes only, and Moms Avenue OÜ does not grant any pledge as to the accuracy and completeness of this knowledge. Moms Avenue OÜ is not a financial intermediary and is not required to obtain any authorization for Anti Money Laundering purposes. Acquiring M.O.M. tokens shall not grant any right or authority over Moms Avenue OÜ's organization and governance to the Purchasers.

Regulatory authorities are strictly studying businesses and operations linked with cryptocurrencies in the world. In that respect, regulatory measures, investigations or actions may impact Moms Avenue OÜ's business and even limit or prevent it from developing its operations in the future. Any person interesting to acquire M.O.M. tokens must be aware of the Moms Avenue OÜ business model, the white paper or terms and conditions may vary or require to be modified because of new regulatory and compliance obligations from any applicable laws in any jurisdictions. In such a case, obtainers and anyone undertaking to acquire M.O.M. tokens confirm and understand that neither Moms Avenue OÜ nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes.

Moms Avenue OÜ will do its maximum to launch its operations and develop the Moms Avenue platform. Anyone trying to acquire M.O.M. tokens confirms and recognizes that Moms Avenue OÜ does not grant any guarantee that it will manage to achieve it. They acknowledge and concede therefore that Moms Avenue OÜ (incl. its bodies and employees) assumes no liability or responsibility for any loss or damage that would result from or relate to the incapacity to use M.O.M. tokens, except in case of intentional misconduct or gross negligence.

## Risks

Acquiring M.O.M. tokens and collecting them involves various risks, in particular, the possibility that Moms Avenue OÜ may not be able to launch its services and develop its blockchain and provide the services promised. Therefore, and before acquiring M.O.M. tokens, any user should thoughtfully consider the risks, costs, and benefits of purchasing M.O.M. tokens in the context of the crowdsale and, if necessary, obtain any independent advice in this regard. Any interested person who is not in the position to accept or to understand the risks connected with the pursuit (incl. the risks related to the non-development of the Moms Avenue platform) or any other uncertainties as indicated in the Terms & Conditions of the crowdsale should not acquire M.O.M. tokens.

## Knowledge Required

The buyer of M.O.M. tokens undertakes that she/he understands and has a significant expertise of cryptocurrencies, blockchain systems and services, and that he/she fully concedes the risks associated with the crowdsale as well as the mechanism associated to the use of cryptocurrencies (incl. storage). Moms Avenue OÜ shall not be responsible for any loss of M.O.M. tokens or circumstances making it impossible to access M.O.M. tokens, which may occur from any actions or imperfections of the user or any person undertaking to obtain M.O.M. tokens, as well as in case of hacker attacks.

## Representation and warranties

By participating in the crowdsale, the purchaser agrees to the preceding, and in particular, they represent and warrant that they:

- are not purchasing M.O.M. tokens for speculative investment or usage
- are neither a US resident or citizen;
- will not use the crowdsale for any illegal activity, including but not restricted to money laundering and the financing of terrorism;
- have read thoughtfully the terms and conditions attached to the white paper;
- agree to their complete contents and accept to be legally bound by them;
- are entitled and have full power to purchase M.O.M. tokens according to the laws that apply in their jurisdiction of residence;
- live in a jurisdiction which permits Moms Avenue OÜ to sell M.O.M. tokens through a crowdsale without requiring any local authorization;
- are familiar with all related regulations in the specific jurisdiction in which they
- are based and that purchasing cryptographic tokens in that jurisdiction is not forbidden, restricted or subject to additional conditions of any kind;
- have sufficient experience about the nature of the cryptographic tokens and have significant experience with, and functional understanding of, the usage



and complications of dealing with cryptographic tokens and currencies and blockchain-based systems and services;

- acquire M.O.M. tokens because they wish to support the Moms Avenue platform;

## Crowdsale Details

ICO will consist of two steps - pre-ICO and the main ICO. 40% of all tokens are accessible for purchase during the ICO. Including investors, marketing and legal. Standard contribution ratio will be announced later.

### Pre-ICO

Pre-ICO campaign will start on Dec. 11, 2017 and will run until the hard cap is reached or December 25th day.

Sell price: 8600 MOM/1 ETH  
Pre-ICO Hard Cap: 2000ETH  
Token Supply - 17,200,000 MOM

### ICO

During this stage, all ICO tokens not sold during pre-ico will be available.

Token Supply - 862,800,000 MOM  
Hard Cap - 45,000,000 EUR

The bonus tokens will be allocated on top of the regular tokens that you are acquiring. For instance, if you intend to buy tokens within the first week, you will receive 1000 tokens plus extra 200 tokens as a bonus (which represents 20% of your 1000 token purchase), so 1200 tokens as a total.

All unsold tokens will move to community development pool and will be locked for the minimum of 12 months.

### No Platform Fees for Contributors

All Token holders who contribute more than 10 000 tokens will have an option to use Moms Avenue services without platform fees for one year.

## Funding Breakdown

Collected funds will be used for Moms Avenue platform purposes only. The following distribution of funds is preliminary and can be subject to change. The pie-chart below illustrates how tokens that are retained after Initial Token Sale will be allocated.

- 50% Development - Funds required for functionality creation, testing and release to the community.
- 30% Marketing and sales - Moms Avenue will continue to run its marketing efforts on a cost-efficient basis and keep user acquisition costs one of the lowest in the industry.
- 10% Admin and operations - We apply Lean start-up principles and will continue to do so in the future. Also, we will ensure that day-to-day operations continue running smoothly as the organization expands.
- 5% Legal - One of our primary focuses is Compliance as it is key to the long-term success of the Moms Avenue.
- 5% Contingency - Funds on-hold for unforeseen cases.

This budget will be securely held in publically viewable cryptocurrency wallets and is subject to scrutiny by the entire community.

## Why Contribute

Moms Avenue combines a cutting-edge technology, an innovative reward-based business model to tap into a sensitive market segment and address the issue of its unused economic potential.

Our team will put significant effort to build a community and foster each member's engagement before the real value can be accelerated. From the very beginning, we will seed our community with relevant high quality content and ensure that content fits into the customer lifecycle - from information on getting started on the entrepreneurship journey to content and tools which helps scale business and get the most value over the time. We will analyze the latest trends so to ensure that content is fresh and interesting and most importantly - useful. Innovation is a never-ending journey. So we will move forward together with our customers to include any innovative products or service into our future portfolio.

The community members will be recognized for any kind of contribution following the designed reward & rating system. In this way, meaningful connections between the company and the rest of the community will grow especially as users champion token circulation. Members will be motivated to collect M.O.M. tokens and become members of Moms Congress. Moms Avenue will offer the possibility to be part of organization and have a proposal-making voice.

Moms Avenue will leverage the power of the community. Value flow will be accelerated, and

usage of the platform services will increase. In this way, the whole solution will get more and more positive feedback from customers and community members. It is essential for long-term strategy and trends.

Token holders will have an option to use platform for free or pay discounted platform fee when paying using tokens. The number of tokens is fixed, and no further tokens will be issued. Coins reserved for future investment will be locked for the minimum of 12 months.

Important note for all - you can participate in ICO and become future platform user at the same time. Contribute more than 10 000 tokens and use Moms Avenue platform without platform fees for one year.

# Team

## Core Team

Evelina Bajorūnė - CEO & Founder of Moms Avenue. Masters of Innovation Management and experienced business change project manager in banking sector. Former Professional Development of PMI Lithuania Chapter.

LinkedIn - <https://www.linkedin.com/in/evelina-bajorune-60336057/>

Milda Maslauskaitė - Business Development. Milda is a project manager with years of experience in leading finance and telco industry players. Passionate about business transformation, artificial intelligence, and blockchain. Milda is the person who gets things done - she brings planning, risk management, and problem-solving skills to the table - all to be replaced by AI one day but not just yet!

LinkedIn - <https://www.linkedin.com/in/milda-maslauskaite-80848873/>

Loreta Dailidonė - Community Manager. Loreta is a passionate portfolio delivery manager with superior project management experience in IT and banking sector, certified as a PMP, Scrum Master and ITIL professional, former Vice President for Professional Development at PMI Lithuania Chapter. Loreta is a person who accepts both challenges and responsibilities, stays focused in complex situations. She loves communication, inspires and interacts with the community through increased dialogue and attention. Loreta is passionate about innovating products through blockchain technology and tomorrow's future.

LinkedIn - <https://www.linkedin.com/in/loreta-dailidone-pmp-695b794a/>

Dovilė Paulavičienė - Community Development - .Ph.D. Doctor of Philosophy. Master Nanoscience and technology. Her passion for helping others. She is our community pulse and the ideal team member for growing community.

LinkedIn - <https://www.linkedin.com/in/dovile-baziulyte-paulaviciene-20578193/>

Eglė Kuzmienė - Communications expert. Egle started her career as a journalist and gained more experience while working as an editor and a communication specialist at most of the

## Version 1.3

Lithuanian newspapers and TV channels. Egle specializes in digital and broadcast media. Currently, she is working as a PR consultant and an editor of two most popular TV shows. During her 10 years of experience, she produced her own TV show and gained numerous editing and communication skills. Egle describes herself as a person who can deal inquiries and questions day and night.

LinkedIn - <https://www.linkedin.com/in/egl%C4%97-deksnyt%C4%97-050066b2/>

Marius Bajorūnas - Smart Contract Developer. Currently, he is working as software developer for leading supplier of business software and services to enterprises of all sizes in the Nordic region. Marius specializes in eCommerce systems development, practices Agile development methodology and is always striving to find best solutions to deliver top quality, user-friendly web applications. During spare time, he continuously improves by learning latest technologies, such as Blockchain. Taking the position of Smart Contract developer, Marius ensures smooth Blockchain technology implementation and ongoing development of a product.

LinkedIn - <https://www.linkedin.com/in/marius-bajorunas-04b60074/>

Giedrius Paulavičius - Developer and Processes Expert. Giedrius is an expert in process leaning, mentor and innovation enthusiast. He is a founder of one of the most popular mobile social networks in Lithuania. Experienced in product management and leading teams towards goal execution. Bridging the gap between technical solutions and business. Giedrius is also an investor in cryptocurrencies.

LinkedIn - <https://www.linkedin.com/in/giedriuspaulavicius/>

Mindaugas Baranauskas - Software Engineer. Over 11 years of experience in IT industry. Experience from all project stages - analysis, design, and development to user acceptance testing, supporting, maintaining and data migration the system in the operational environment.

LinkedIn - <https://www.linkedin.com/in/mindaugas-baranauskas-3938a79/>

Kęstutis Bajorūnas - Products expert, mentor, and evangelist of blockchain technology currently working as head of delivery for the leading sports software creation company. During his career, he worked on top products in telco, banking, advertising, and sports which allows him to be on the edge of innovative technologies. He is the person you are looking when you are creating new products - he developed a mobile product from zero to 1 million revenue in two years in advertising, he designed and implemented Vodafone Mobile Connect and Blackberry services integrations in telco. During his career, he developed superb skills in development, business analysis, and product management. Kestutis is our guru for product and tokenization model. He pledged to create the best product in his career!

LinkedIn - <https://www.linkedin.com/in/kestutisb/>

Vincentas Vitkauskas - Business Development. Vincentas is an entrepreneur and business development expert currently working as business development executive in the international market research company. During his ten years experience in sales, he started two companies, worked as consultant, lecturer and e-cargo tracker hardware salesman. In 2010 he co-founded IT company that provides trusted timestamp services for e-documents.

During university studies, Vincentas has started social entrepreneurship company that organized summer camps for teenagers with interactive training program focused on entrepreneurship, economics, and personal finance. Continuing his educational endeavor in ISM University of Economics and Business Management he has assisted several professors teaching microeconomics and principles of business management. Working as a consultant in 2013 Vincentas consulted and trained more than 200 Lithuanian companies in areas of entrepreneurship and business development. With business management experience and passion for innovations, he sees blockchain technology and its limitless applications as future of our society.

LinkedIn - <https://www.linkedin.com/in/vincentinnovationmanagement/>

Mari Luukkainen - Growth Marketing. Self-taught growth marketer with 20 years of experience. Mari passion is to monetize online presence and drive growth. Started the late 90s when was 12 creating several game fan pages and got first affiliate income from ads. Creating something to drive traffic to and achieve money was a pleasant hobby back then and still is.

LinkedIn - <https://www.linkedin.com/in/mariluukkainen/>

## Advisors

Navroop K. Sahdev - Blockchain Advisor. An economist by training, Navroop is currently building a FinTech company that seeks to leverage blockchain technology. She is a Research Associate at the Center for Blockchain Technologies (CBT) at University College London and Centre d'économie de l'Université Paris Nord (CEPN) and holds three masters in IP Management, Economics of Innovation and Applied Economics, respectively. She is the co-author of Hyperledger's upcoming MOOC and a United Nations Youth Delegate for 2017. Previously, she has worked at Harvard University, United Nations Environment Programme and the University of the Fraser Valley. Her research interests are focused on Distributed Ledger Technologies, Game Theory, Networks Theory and Complex Systems Science. Born and brought up in India, Navroop is currently based out of Boston (and airplanes). In her personal time, she is a photographer and a connoisseur of dark chocolate..

LinkedIn - <https://www.linkedin.com/in/navroopsahdev/>

Vilma Misiukoniene - Management Advisor. Vilma is a facilitator for women empowerment and digital entrepreneurship, part of the @WomenInTech community. She is professional with 15+ years experience in EU affairs and digital policy, as well as IP & IT law. Has inter-disciplinary technical and legal background and strong connections with industry experts. Passionate about digital transformation, artificial intelligence, blockchain and other new digital frontiers, as well as music, design, and arts. Vilma has advised Government and Parliament, worked with EU institutions, European and worldwide ICT associations as national ICT industry representative on Digital Agenda, EU Single Digital Market on Vilnius — Brussels scale and beyond. Special advisor to Lithuanian Presidency. Persistent icebreaker in dialogue with legislative authorities, MPs & MEPs. Co-author of Harmonizing Digital Markets (HDM) initiative, which was raised to an EU level by joint effort. Has an in-depth experience of the associated bodies management, as well as knowledge of professional networks and expert groups coordination.

LinkedIn - <https://www.linkedin.com/in/vilma-misiukoniene-4b23115/>

Martynas Savickas - Information and IT security advisor. CISO | Head of Information and IT security in banking sector. Martynas is an information and cyber security expert with over a decade of experience leading information and cyber security teams, building information security governance frameworks and programs. Martynas has a diverse international experience in management, CISO and security consulting with strong interests in both industry and academia. Martynas holds a bachelor's degree in International Business Management and a master's degree in Information Technologies, currently working as an information security Lecturer at Vilnius University. He consults on blockchain security risks and risk mitigation strategies, contributes to design and development of blockchain security solutions, analyzes technology industry and market trends.

LinkedIn - <https://www.linkedin.com/in/martynassavickas/>

Asta Sendonaris - Economic Advisor. Sloan Fellow 2017, MSc in Leadership and Strategy. Asta specialize in the application of microeconomic theory, statistical methods, and finance to complex business litigation and strategy.

LinkedIn - <https://www.linkedin.com/in/asta-sendonaris/>

Richard Kastelein - Communication Advisor. Founder of industry publication Blockchain News, partner at ICO services collective CryptoAsset Design Group, director of education company Blockchain Partners (Oracle Partner) & ICO event organiser - Richard Kastelein is an award-winning publisher & entrepreneur.

LinkedIn - <https://www.linkedin.com/in/expathos/>

Wulf Kaal - Token Model Advisor. Wulf is a leading expert at the intersection of law, business, and technology. His research focuses on innovation, technology, blockchain technology applications, smart contracts, initial coin offerings, hedge funds, and dynamic regulatory methods.

LinkedIn - <https://www.linkedin.com/in/wulf-kaal-6904a65b/>

Trevor Basserbie - Investment Management Advisor. Trevor has over 25 years experience in finance, investments, funds management, investment management, funds raising, consulting and advising on various platforms in all financial instruments and dealings and negotiations with investors.

LinkedIn - <https://www.linkedin.com/in/trevorbasserbie/>

Dainius Kenstavičius - Legal advisor. Experienced Attorney-At-Law, Ph.D. Doctor of Law and author of various scientific publications. Former Lecturer at a university.

LinkedIn - <https://www.linkedin.com/in/kenstavicius/>

Zennon Kapron - Asian Crypto market engagement. Zennon is the founder and Director of Kapronasia, one of Asia's leading providers of research and consulting services focusing on the financial industry and financial technology. Zennon has been involved in the financial technology industry for over 20 years and has been published and mentioned in numerous online and offline publications including the Wall Street Journal, the FT, New York Times, the

Economist, Reuters, Bloomberg, Forbes, and the South China Morning Post. He is a regular participant in industry events both in Asia and globally covering all topics financial technology and digital currency and has testified in front of the U.S. Congress on issues of China fintech. Zennon is also the author of 'Chomping at the Bitcoin: The History and Future of Bitcoin in China' published by Penguin. Before Kapronasia, Zennon was the Global Banking Industry Manager for Intel-based out of Shanghai, China and, prior to Intel, was the CIO for Citigroup Portugal. He holds a Bachelor's of Science in Computer Science from Syracuse University and an MBA from INSEAD.

LinkedIn - <https://www.linkedin.com/in/zennon/>

Esteban van Goor - Investment and Legal Advisor. Esteban is a managing partner at Venture Capital firm that specializes in investing in blockchain assets and tech companies. He has a special focus on VAT aspects occurring within the digital economy (amongst which bitcoin, gaming, and iGaming). Combining his knowledge related to technology and VAT (taxation) allows for a unique understanding of tech client's businesses and enables him to provide an industry-focused customized approach. His passion for blockchain started by advising blockchain companies about bitcoin, ICOs, legal setup and tax implications, back in 2013. He guides various tech start-ups on VAT/GST (general tax) matters. Besides, he is a frequent speaker at technology-related conferences, e.g., GamingInHolland conference, Russian Gaming week, European Bitcoin Conference, ICE Totally Gaming and PwC's Global ITX Conference, Taxamo VAT 2015 conference with HMRC, Keynote conferences regarding blockchain and bitcoin in Amsterdam, London and Dubai.

LinkedIn - <https://www.linkedin.com/in/estebanvangoor/>

David Drake - Investment Advisor. David Drake is a well-known entrepreneur, investor and speaker. Through his family office, LDJ Capital, and his partners, David's investments currently have over fifty global directors that maintain relations with institutions and family offices with \$1.5 trillion in assets. He has represented the US Commerce Department at the Transatlantic Forum with the EU Commission in Brussels and Rome, as well as in the UK Parliament as a speaker. David's seminal work in the Crowdfunding Industry has led to an invitation to the White House Champions of Change ceremony. He and his financial media company, The Soho Loft Media Group, set up the first ever crowdfunding meeting with SEC and FINRA in April 2012, shortly after President Barack Obama signed the JOBS (Jumpstart Our Business Startups) Act into law. Alongside other pioneers, he created the CfPA or Crowdfunding Professional Association, which later gave birth to the CFIRA or Crowdfunding Intermediary Regulatory Advocates. These two national associations have dealt with SEC and FINRA on a weekly basis for the past five years.

LinkedIn - <https://www.linkedin.com/in/estebanvangoor/>



## Contacts & Social

Facebook - <https://www.facebook.com/momsavenuecom/>

Twitter - <https://twitter.com/MomsAvenue>

Medium - <https://medium.com/@MomsAvenue>

Telegram - <https://t.me/momsavenue>

Linkedin - <https://www.linkedin.com/company/25025422/>