



Transforming Investing

Enabling anyone to directly invest in
revenue generating machines.

Introduction

We often hear the term decentralized ownership. What MyBit does is enable ownership of a specific IoT asset to be easily distributed among several owners (investors). With the rise of the upcoming machine economy, our vision is to have machines owned by people all over the world, rather than centralized parties maintaining ownership and the resulting revenue streams.

MyBit achieves this by enabling the crowdfunding of revenue generating machines (IoT Assets). So anyone can buy a percentage stake in a device that generates revenue and in return receive a portion of revenue the machine produces. This inverts the financing model and revenue flow to create a more scalable and democratic model which unlocks hundreds of billions of dollars in investment opportunities previously reserved for large centralized institutions to the average person.

All of this is managed by Ethereum smart contracts to automate processes, maintain security without the need for middlemen, brokers, and other forms of intermediaries, and reduce friction in the overall p2p investment process. This result is a new investment ecosystem where more opportunities are available and investors can keep a larger portion of their money due to leveraging technological efficiencies.

Market Validation

According to the BSA, there will be over 50 billion connected devices (IoT) by 2020 and by 2025 these devices will generate over \$11 Trillion in revenue. As of now there is no efficient investment platform to capitalize on this opportunity.

Markets Broken Down

We have decided to proceed with the following due to ease of testing purposes for initial integration, along with relaxed regulations on the asset, and monetization (ROI) potential.

Cryptocurrency ATMs

Description: One of the most important aspects of increasing cryptocurrency adoption is accessibility. By facilitating the financing of cryptocurrency ATMs, hardware companies can scale faster and crypto-ATMs can penetrate a plethora of locations. In return for financing ATMs, investors receive either profits off of the buy/sell spread or the transaction fee and the hardware provider receives the other.

Market Size: 1,587 ATMs globally as of 2017. Traditional ATMs come in at approximately 3 million units globally, indicating severe room for growth in the Cryptocurrency ATM industry.

Monetization Flow: Investors fund the hardware cost, location, insurance, and initial required funds. When someone uses the ATM and is assessed a fee and conversion costs (buy/sell spread), investors receive a portion of that profit, and the hardware provider receives a portion as well so both are incentivized.

Where we plan to target next...The following assets/industries are our first major mainstream push into hardware as they are relatively easy to implement into our platform, provide stable ROI, and can scale globally with minimal restrictions.

Crypto Currency Mining

Description: Crypto-mining is a rapidly growing industry that is familiar with pools and fractional ownership through cloud mining units, but there has yet to be a viable, clear and transparent model for financing miners that does not rely on any counterparty. Through smart contracts, investors can buy fractional stakes in miners that are hosted remotely in a secured and optimized environment with low electricity costs and in return receive mined crypto in real time.

Market Size: 4 Billion as of 2017, but rises exponentially year over year

Monetization Flow: Investors fund crypto-miners and when miners find new blocks they receive crypto in near real-time.

Masternodes

Description: Take Dash for example. The cost of a staking master node is roughly \$80,000, however these can be crowdfunded to reduce the cost-barrier to entry.

Market Size: N/A

Monetization Flow: Investors fund the master node and once it is deployed, staking revenue is paid back to investors proportionate to their ownership stake.

Online Education

Description: The online education industry is a rapidly growing area; however, many teachers are unsure about creating content due to a lack of guaranteed return. This creates an opportunity for investors to fund the creation so the “teacher” is paid upfront to mitigate any financial risks on the educators part and in return receive the revenue from students of the class in the form of a fixed or one-time payment. This will increase the quality and availability of content to keep up with demand.

Market Size: Projected to reach \$325 Billion by 2025

Monetization Flow: Investors fund the teacher to create content and course materials upfront. Then revenue from users who purchase the material is distributed to investors instead of the educator. Investors’ funds will be escrowed in a smart contract until they validate the creation of quality material or allocate the task to a third-party to review and approve.

Vending Machines

Description: Vending machines work very similar in ATMs and can cover a wide range of areas. People from all over the world can fund the cost, location, insurance, and inventory of the vending machines and receive a fractional portion of revenue (which they share with the hardware provider as well) whenever a good is sold or service rendered.

Market Size: \$12B by 2025

Monetization Flow: Investors fund the hardware cost, location, insurance, and inventory. When someone purchases a good or service from the machine, investors receive a share of the profits. Vending machine hardware providers split the fee with investors and it is a win for every part because the hardware providers can have more units globally due to increased financing which will increase their bottom line even with splitting the fee with investors.

Self-Storage Units

Description: Storage units are a major economic market for people with excess assets and belongings. Fractional ownership of self-storage facilities is starting to become a more common practice, however it is inefficient under the current model where a fund aggregates investors' money to fund the construction and operations. Then when customers pay monthly, they compile the revenue and distribute to investors typically quarterly or annually. They charge an average fee of 10-20% for managing the investment and revenue. This process could be automated by smart contracts to greatly reduce the fees so more profits are pushed back to investors and they are paid more frequently. It also removes counterparty risk by not relying on a third-party entity to manage investor funds.

Market Size: \$37.5B as of 2017 and increasing at over 5% per year.

Monetization Flow: Investors purchase a stake in the construction of a self-storage facility, and contract construction to a trusted party. Then once it is built and begins generating revenue, the smart contract on the MyBit platform is paid directly and distributes the funds proportionately to investors. This can also be used to sell ownership of an existing structure without owners having to sell the entire thing at once.

Notes for Future: *The following are industries we plan to actively pursue and capitalize on but may need more information, regulations, or use cases prior to proceeding with.*

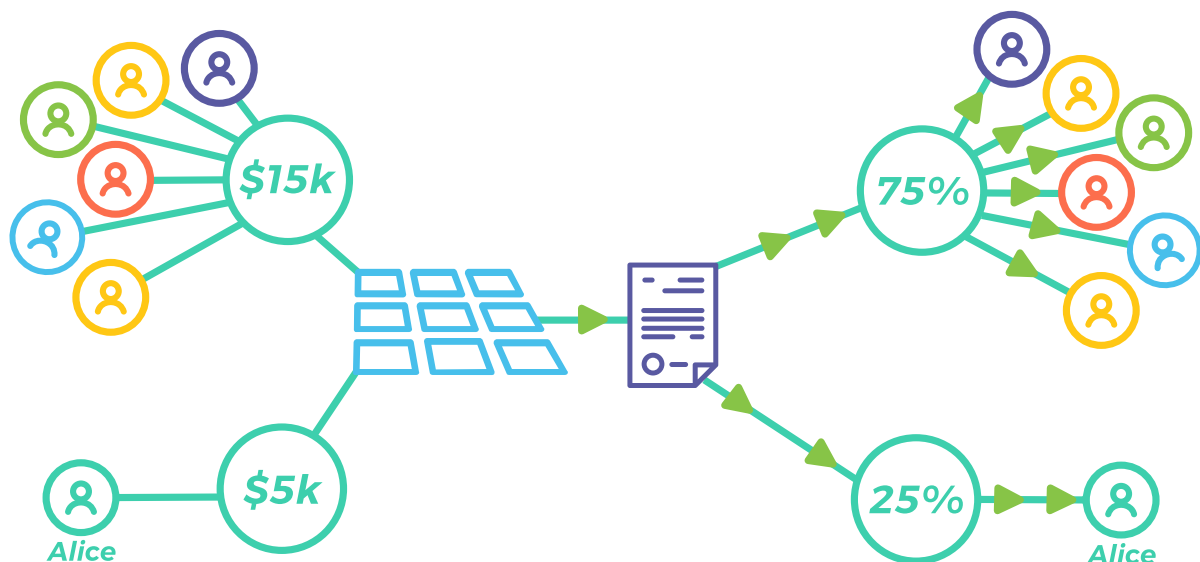
- Following this we will push towards energy in Solar and Wind , and expand into more real estate opportunities.
- We are very keen to pursue the entire autonomous machinery sector but believe it needs to mature further before providing a viable use case for investors. While it matures it is important to establish relationships with the associated companies developing this technology so we can capitalize on the entire industry at the soonest possible moment.
- MyBit can be used to monetize existing structures (does not always have to require new construction) such as real estate, storage units, solar farms, and virtually any expensive property by owners selling a fractional stake in their property to obtain cash without having to sell the full property to one buyer or group.

Examples/How Does it work?

There are two (2) core methods to apply the MyBit platform to IoT financing. First there is the option to utilize the platform to fund new assets - meaning IoT devices that are currently not in production and generating revenue - such as equipping a house with solar panels. Second, there is the option of tokenizing existing IoT assets such as a Solar (PV) Farm that is already in production and generating revenue.

Funding New Assets: Solar Example

Alice wants solar panels that cost \$20k and only has \$ 5k to allocate towards them. Traditionally she would have to go to a lending institutions (bank) and apply for a debt-based instrument (loan) which results in the bank actually owning the solar panels and Alice owing the bank. Since solar panels generate revenue, there is no need for debt-instruments since investors can profit from this opportunity without Alice having to owe any third-party (financially). Instead, Alice can crowdfund the remaining 75% (or \$15,000) from investors all over the world. If the full amount needed (\$20k) is not raised in the set time-interval (typically 30 days) then all funds are returned via the smart contract to investors. If the funding goal is reached then the raised capital is automatically sent to the hardware installer/manufacture which eliminates the risk of Alice misusing the funds. Once installed, the Solar panels are connected to the MyBit platform via an oracle that pulls usage and payment data from the hardware so everything is transparent and can easily be tracked and audited by investors and third-parties. When the solar panels generate revenue (in this case feed-in tariffs or selling back to the grid) investors receive a portion of the profits proportionate to their ownership stake. Operational and maintenance costs can either be priced into the initial funding target or be deducted from revenue as a percentage.



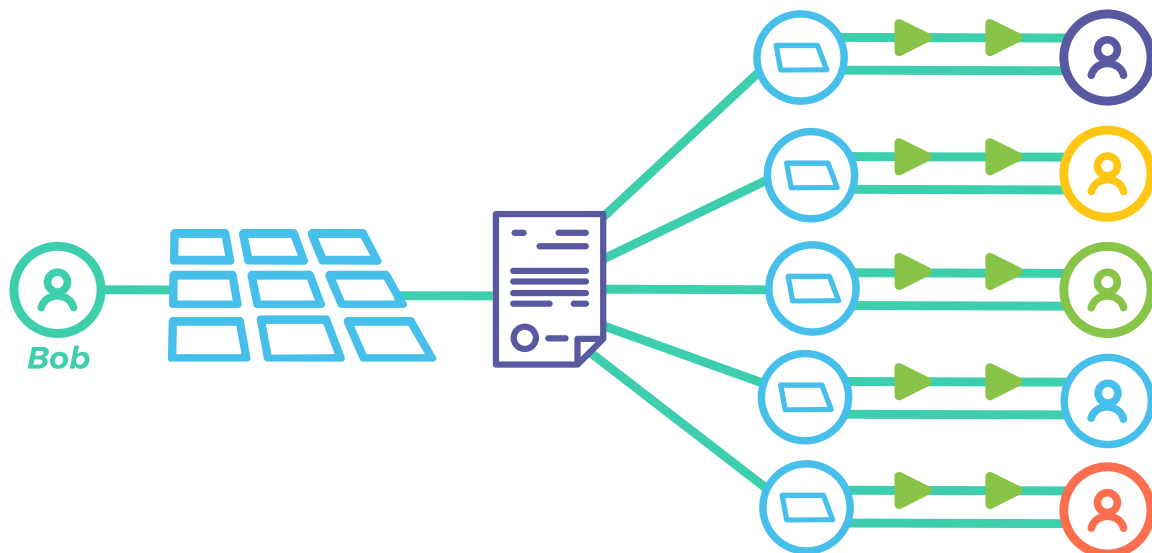
Asset ownership

Asset Revenue Distribution

Tokenizing Existing Assets: PV Farm

Bob owns a solar farm that has been generating revenue for 5 years at a constant rate. Now, he wants to have more cash on hand, but does not want to sell control of his farm. With MyBit what he can do now, is tokenize his farm and sell a portion of it (and resulting revenue streams) to investors. This is much better than traditionally:

Easier: Less legal paperwork and headache to sell, just requires verification of revenue and basic due diligence. He stays in control: He can sell to a variety of smaller investors (like a crowdfunded acquisition almost). This is better because it is very rare for a private equity or investment group to not buy the entire farm at once, and even if they can be negotiated into a partial acquisition they will nearly always want to obtain control over all the decisions. MyBit is better because Bob can obtain the cash he wants/needs without losing his business, and investors can invest in a safe asset with proven ROI. Management post-acquisition: This is probably the biggest benefit from an operational standpoint. MyBit smart contracts enables the automated distribution of revenue, accounting, and is transparent for auditing when needed. This makes Bob's life insanely easy because he does not have to work with an accountant and investors to aggregate money and then manually send to them.



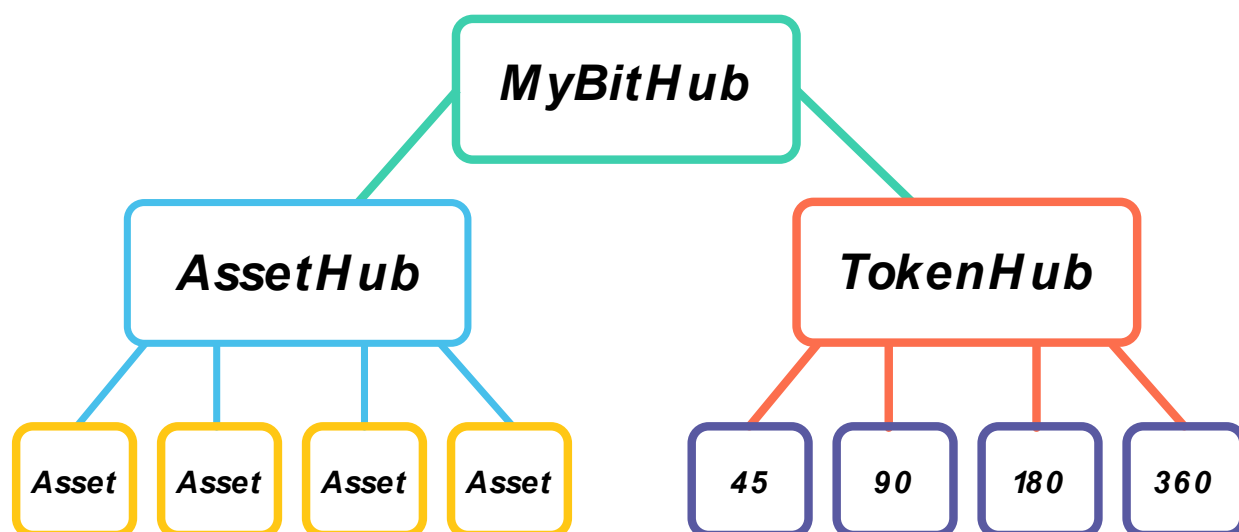
Technology:

Why Ethereum :

Ethereum has many advantages over Bitcoin for building decentralized applications, the primary one is that the languages supported are Turing-complete. Meaning that loops can be executed in the smart contracts, giving the platform the capability of acting like a traditional application but on the Blockchain. Additionally, Ethereum is not just a digital currency like Bitcoin, it is a decentralized super computer that supports not only currency, but also decentralized applications to be built on top of the Blockchain. The Ethereum foundation are continuously upgrading/updating the platform, and have a large developer base supporting the network. If MyBit was to be built like a traditional platform without layering on top of Ethereum's blockchain, there would be no transparency and eventually turn into a fund. Meaning that users would not know exactly what is being used for their funds, and here at MyBit we believe in full transparency for users, allowing them to see exactly the distribution of their funds and how they are being used. Not only does this bring more trust from users into the platform as it is fully transparent, the platform is fully autonomous, and self-reliant. Meaning that once fully operational, it does not require human interaction to operate through the use of smart contracts. Smart contracts are programmatically written to execute tasks once another has been complete, and as it is on the blockchain it does not rely on a server to execute tasks, but it relies on cryptographic hashing algorithms. At MyBit we believe decentralized automation is the best course for building any application nowadays, as there has been too many problems that have arisen in our society due to human error and malicious acts.

Contracts and Functionality:

The MyBit platform operations on Ethereum's Blockchain, through the use of smart contracts. At MyBit we have designed the platform to be fully autonomous and self-reliant, minimizing the chances of human error and temperament. The platform is controlled, maintained, and updated through one central smart contract known as the MyBit Hub, this Hub is autonomous in many aspects, but for updating particular features of the platform we have written it enabling the MyBit foundation to update if necessary. Below is the general architecture of the smart contracts;



MyBit Hub:

The whole flow of the system stems at the MyBit Hub, and the other two hubs are spawned off of the MyBit hub. I am sure at this point it is evident that single point of failures are a security disaster, thus we have designed the MyBit Hub to have multiple addresses held by the MyBit Foundation, meaning that a consensus between all addresses has to be established before the update shall take place. Additionally, if a malicious individual was to ever compromise an address, MyBit has the capability of deleting this owner through consensus.

Asset Hub:

As there will be many different asset types listed on the platform, for example Bitcoin ATMs and Renewable energy. We have decided to segment the different asset types into different Asset Hubs, of which stores all of the different assets relevant to a particular type, e.g. renewable energy. Regardless of the hardware manufacturer if it is a particular asset type it will be assigned to the relevant Asset Hub. The asset hub is fully autonomous, and when a revenue generating asset is listed on the platform for funding, the Asset Hub creates the relevant asset smart contract and holds reference to this asset. Each Asset Hub has a maximum amount of assets it can create, and once full, it will notify MyBit Hub that a new Asset Hub is required for an asset type. By creating a maximum amount of assets allowed per each Asset Hub, we can increase/decrease this whenever necessary, as Ethereum is continuously changing day to day. Meaning that we need to adapt our platform necessarily if computation costs are to increase or decrease.

```
function addAssetType(bytes32 _newType, uint256 _timeGivenForFunding)
onlyOwner
external
returns (bool) {
    require(!acceptedAssetType[_newType]);
    acceptedAssetType[_newType] = true;
    allAssetTypes.push(_newType);
    fundingTimeForType[_newType] = _timeGivenForFunding;
    needsNewHub[_newType] = true;
    assetTypeAdded(_newType, _timeGivenForFunding, block.timestamp);
    return true;
}
```


Assets:

Assets listed on the platform will be associated to a particular Asset Hub, and will be referenced in Asset Hub. Each asset contract will contain all of the information related to the asset, e.g. the location, cost and ROI. When funding begins for an asset, the asset smart contract will be spawned by the Asset Hub, and if the funding requirement has been reached the asset contract will be fully operational, and the proportionate transaction fee will be sent to the manufacturer, locked token holders, MyBit foundation and the insurance escrow. Once an asset has been installed and insured at the necessary location and is generating revenue, each individual funder will receive their share of the revenue, depending upon their ownership stake of the asset. All of this is done through the use of the available APIs for that asset, requesting/sending information to establish the generated revenue and to continuously validate that the asset is operating as expected. However, in the case that the full funding amount has not been reached by a particular day, the investors will be sent back their contribution and this particular asset contract instance shall be deleted from the platform, reducing computational costs in the future.

```
function createAsset(bytes32 _storageHash, uint256 _amountToBeRaised, address _assetInstaller)
    underAssetLimit
    limitReached
    external
    returns (address) {
        Asset newAsset = new Asset(msg.sender, _storageHash, _assetInstaller,
                                   _amountToBeRaised, minimumFundingTime, maxNumberOfOwners, numAssets);
        assetIDs.push(numAssets);
        assets[numAssets] = address(newAsset);
        assetCreated(msg.sender, _assetInstaller, _amountToBeRaised,
                    maxNumberOfOwners, address(newAsset), numAssets);
        numAssets++;
        return address(newAsset);
    }
```

Token Hub:

Users are able to lock their tokens for particular time periods which is explained below. Each of these locking periods are created, updated and maintained by the TokenHub. If a user wishes to withdraw their portion of the 2% transaction fee for a particular period, and lock it is done through the Token Hub, which obtained all of the necessary information from that users lock to distribute the funds correctly. Once a locking period has been completed, e.g. 45 days are up, the token hub will create another locking period automatically, and distribute the tokens back to the users who have them locked.

```
function createTokenLockContract(uint256 _period, uint256 _days,
    uint256 _minFund, uint256 _multiplier)
    public isEitherOwnerOrThis returns(bool){
    require(numContracts <= 3);
    require(_period == 0 || _period == 1 || _period == 2 || _period == 3);
    require(periodContractNotActive(_period));

    TokenLock tokenLock = new TokenLock(
        _period, _days, _minFund, block.timestamp, _multiplier,
        myBitTokenAddr, this);

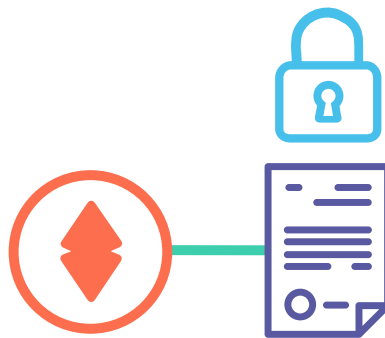
    periodContracts[_period] = address(tokenLock);
    periodCreationDate[_period] = block.timestamp;
    numContracts.add(1);
}
```

Locking Token:

Lock periods are created, maintained and deleted by the Token Hub. Each individual period, has a set time-interval, and once the time-interval is completed another lock period with the same time-interval will be created. Users are incentive to lock tokens is that it prevents malicious individuals from DOSing the network, and are rewarded for doing this. Each user can have multiple locks for one individual period, and can choose from a 45, 90, 180 or 360 day period. Each individual locking period has a set multiplier attached, which changes depending upon what day the user has locked their tokens of the period they have chosen. For example if Bob wants to lock their tokens on day 0 of the 45 day period, he will obtain a higher reward, than if Alice was to lock on day 15 of the 45 day period. To ensure users are not able to lock tokens towards the end of a period, and obtain the same profit as someone has jumped in on the first day, we have implemented a diminishing returns formula;

$$1 - ((n - 1) / \text{periodLock}) * (1 + \text{Rate Day 1})$$

E.g. 90 day period lock on day 10 would be; $((10-1)/90 * (1+0.134))$



Token Hub:

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Day	45 Day Contract	90 Day Contract	180 Day Contract	360 Day Contract
1	1.067	1.134	1.266	1.534
2	1.043288888888889	1.1214	1.258966666666667	1.529738888888889
3	1.019577777777778	1.1088	1.251933333333333	1.525477777777778
4	0.995866666666667	1.0962	1.2449	1.521216666666667
5	0.972155555555555	1.0836	1.237866666666667	1.516955555555556
6	0.948444444444444	1.071	1.230833333333333	1.512694444444444
7	0.924733333333333	1.0584	1.2238	1.508433333333333
8	0.901022222222222	1.0458	1.216766666666667	1.504172222222222
9	0.877311111111111	1.0332	1.209733333333333	1.499911111111111
10	0.8536	1.0206	1.2027	1.49565

Upgrading Contracts:

Smart contracts stored on the Ethereum blockchain cannot be changed once pushed to the network, making them immutable. This brings many challenges for updating the MyBit platform once fully launched, but to prevent any issues arising in the future, we are doing strenuous testing on all aspects of the platform before launch. Doing testing internally and externally, through an Alpha launch, which will reward users for finding any flaws in the system. Testing is not enough to ensure that there will be any future errors, so audits done by organization and white hat hackers will be done.

Additionally, a bounty program will be established rewarding participants for their efforts in finding bugs etc... Doing all of this will only identify any bugs prior to official launch, leading us to implementing upgradable smart contracts in case any errors occur on official launch. By having every variable on the platform updatable, we can alter the system if any major upgrades to the Ethereum network take place, such as gas costing. Additionally, the use of libraries will be utilized allowing reference to upgradable aspects of the platform.

Communication with assets:

Currently, smart contracts built on Ethereum's network are limited by the available options for communicating to resources outside the blockchain. The best practice as of today is using an Oracle for querying and obtaining data. To calculate revenue obtained from revenue generating assets, we use Oraclize the most established Oracle service available today for communicating to an assets API. When establishing partnerships with asset providers, we require an API available for us to use. By pinging this API through Oraclize, we can validate that the asset is fully functional, and that the revenue being distributed to asset investors is correct. If need be, we are able to update an assets metadata through an Oracle communicating with the asset provider. Simply put, an Oracle sends and receives data to/from an asset through the available API. If the asset does not currently have an API available that meets our requirements, in the early stages we will be co-ordinating with the asset provider on how they can meet our requirements. Once data has been received, it is stored not only in the assets smart contract, but also a decentralized database known as BigChainDB. Storing pictures, descriptions, and any relevant data that does not affect the revenue distribution stream among investors.

Technologies Used:

Ethereum:

The whole MyBit platform is built on top of Ethereum, utilizing smart contracts for fully decentralized, trustworthy automation.

BigChainDB:

We are storing some metadata, such as an assets description and relevant pictures on BigChainDb. BigChainDB is a decentralized database, and allows the platform to run more efficiently and cost effectively, by not storing all data on Ethereum's blockchain.

TestRPC:

The most trusted offline, localized simulation of the Ethereum blockchain, to publish smart contracts for testing.

Truffle:

A javascript orientated testing suite, that can interact with smart contracts on a localized or online chain for testing instantly.

Populus:

A python orientated testing suite similar to truffle, that can interact with smart contracts on a localized or online chain for testing instantly.

Web3:

A javascript library that allows interaction with a local or remote Ethereum node, using HTTP or IPC connection, to retrieve data from the blockchain.

React:

A javascript library used for our user interface.

MetaMask:

A browser plugin that allows users to run Ethereum Dapps within their browser, without running a full Ethereum node.

ShapeShift:

Shapeshift is the fastest method for exchanging cryptocurrencies.

Paying Transaction Fees(gas) with MyBit tokens:

Currently, the MyBit platform accepts Ether as the only method for gas costs. The platform will be implementing MyBit tokens available to use for the gas costs, when there is more adoption on the platform to increase liquidity. The current implementation for this has not been tested strenuously, and we wish to successfully implement the platform with Ether first, then giving users the choice of paying in Ether or MyBit.

Fiat use on platform :

MyBit is not the only platform that wants to integrate fiat into their platform, but there is a clear gap in the market for using fiat within the Blockchain space. We have the goal of integrating fiat into the platform for ease of use, allowing any individual to use the platform whether they have knowledge on Blockchain technology or not. Currently, there is no clear answer to integrating this into the platform, but we are currently focusing on allowing every cryptocurrency to be used on the platform, and when an established method for using fiat has been created we will integrate it with ease. The general idea, is any person can come and use a credit/debit card on the platform, which will automatically result in the user having either MyBit tokens or Ether to use on the platform.

Other cryptos use on platform :

Using other cryptocurrencies on the platform is a lot easier to implement than using fiat right now. Users can come onto the platform and deposit any cryptocurrency supported by Shapeshift which will change their cryptocurrency of choice into MyBit or Ether to be used on the platform. Shapeshift already have the facilities to do this operation, through their public API. We can simply make a call to the API specifying the users current cryptocurrency and address, with the newly desired concurrency and their MyBit address to deposit the new cryptocurrency. As of now, the funds are deposited into their MyBit account to be used on the platform, but we are working to integrate this all transaction aspects of the network, so if the user wants to fund an asset but only has Basic Attention Token(BAT), they will not need to go through a step of converting to deposit then execute, but simply converting then executing.

Team :



Ian Worrall

Ian is a veteran to the bitcoin industry who began as a miner and trader and moved into blockchain applications in 2013. His background is in finance, investments, and distributed applications. In 2016 he was the youngest ever recipient of Charlotte's top 30 under 30 business leaders. His favorite aspects of decentralisation are the empowerment it offers to people and the efficiency plus risk aversion it offers to nearly all business models. He believes that everything that can be decentralised will be decentralised over the next decade.



Kyle Dewhurst

Kyle is a blockchain engineer, developing Ethereum Dapps for various projects since early 2016. He first became obsessed with decentralized technologies studying computer science at UBC, and soon after left to work full-time developing Solidity contracts. Having a keen interest in system design and cryptography, he is naturally drawn to verification systems and consensus based governance models. At MyBit, Kyle specializes in designing and testing smart-contracts, which will enable users to fund Assets and democratize the machine economy.



Connor Howe

Connor is a Blockchain engineer, who has experience not only in the blockchain industry for some years, but also the cyber security industry. Connor was an early Bitcoin user, and understood how massive decentralization could affect day to day life. Naturally, his passions are cryptography, decentralization and Blockchain technology. Connor creates, designs, and tests smart contracts on the MyBit platform, and assists in the usage of smart contracts on the front end.



Ash Halladay

Ash brings 8 years creative experience working on brand development, digital design and creative consultancy. Working on major global brands such as Siemens, Tech Data and Barclays and has also worked on brand creation for a number of startups. He's picked up multiple design awards and has a passion for trust-less value transfer in the future decentralised economy.



Nikola Randelovic

Nikola Randelovic is an expert chess player before he took on management, currently specializes in organization and effective communication of cryptocurrency projects.

Advisors :



Tom Pollan

Tom has vast knowledge and experience in helping small, medium, and large businesses achieve growth in new and existing markets. A former Accenture partner, Hewlett Packard Director and entrepreneur, Tom is an expert in strategy formation, business transformation and complex technology implementations across the professional services, consumer goods and financial services industries.



José Aguinaga

José is a Web Engineer with multiple years of experience in JavaScript related technologies and Software Engineering. Having worked for different startups in various cities across the world like Zürich, San Francisco, MéxicoCity, and Bali, José has developed an insider's understanding of the Startup culture within the Fintech and Blockchain ecosystem.

Business Model + Legal Structure

MyBit is categorized as an Investment Platform under the Financial Technology sector. This means that MyBit is a toolkit/software application to streamline investing, but is not in the business of managing money nor making decisions on behalf of clients.

Parent Organization: MyBit Foundation (Swiss Non-profit)

Operating Entity: MyBit.io Limited (Swiss Entity, may elect transition to German in future)

Network Participants: Token Holders (Global, no borders, open to everyone)



MyBit Foundation is in charge of the overall management and oversight to keep the MyBit network in good health. It will be in charge of managing all tokens, contributions, and other revenue flows. Currently it's board members include the directors of the MyBit operating company. Over time outside parties consisting of highly reputable and knowledgeable figures in the Blockchain space will be invited to join. Any major changes to the network will first be placed to a vote by the directors of the foundation before being placed into effect; however, it is ultimately up to the network participants.

MyBit.io Limited is the operating entity that will be contracted by the foundation to build and deploy the core decentralized application as well as be a candidate for future implementations. Please note that the foundation ultimately has the final decision as to where funds will be allocated and what companies will be contracted. Some functionality, security audits, etc. may require third-party vendors and service providers to work independently or jointly with MyBit.io Limited.

Network participants consist of token holders who ultimately control the direction and ongoing success of the MyBit network. Anyone can become a network participant via the acquisition of MyBit tokens during the crowdfunding period, on an exchange, or via a private party.

Conclusion:

Roadmap



Resources:

Github: <https://github.com/MyBitFoundation>

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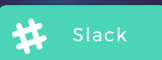
Facebook: <https://www.facebook.com/MyBitDApp/>

Linkedin: <https://www.linkedin.com/company/17953642/>

Twitter: https://twitter.com/MyBit_DApp

Youtube: <https://www.youtube.com/watch?v=VF6QSc0tQoY>

Join us on Slack here:



MyBit Stiftung (MyBit Foundation) is registered in Zug, Switzerland. Identification number CHE-177.186.963.

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