

Jop Token White Paper

Tokenized Services Platform - Connecting Peers
Since 2016

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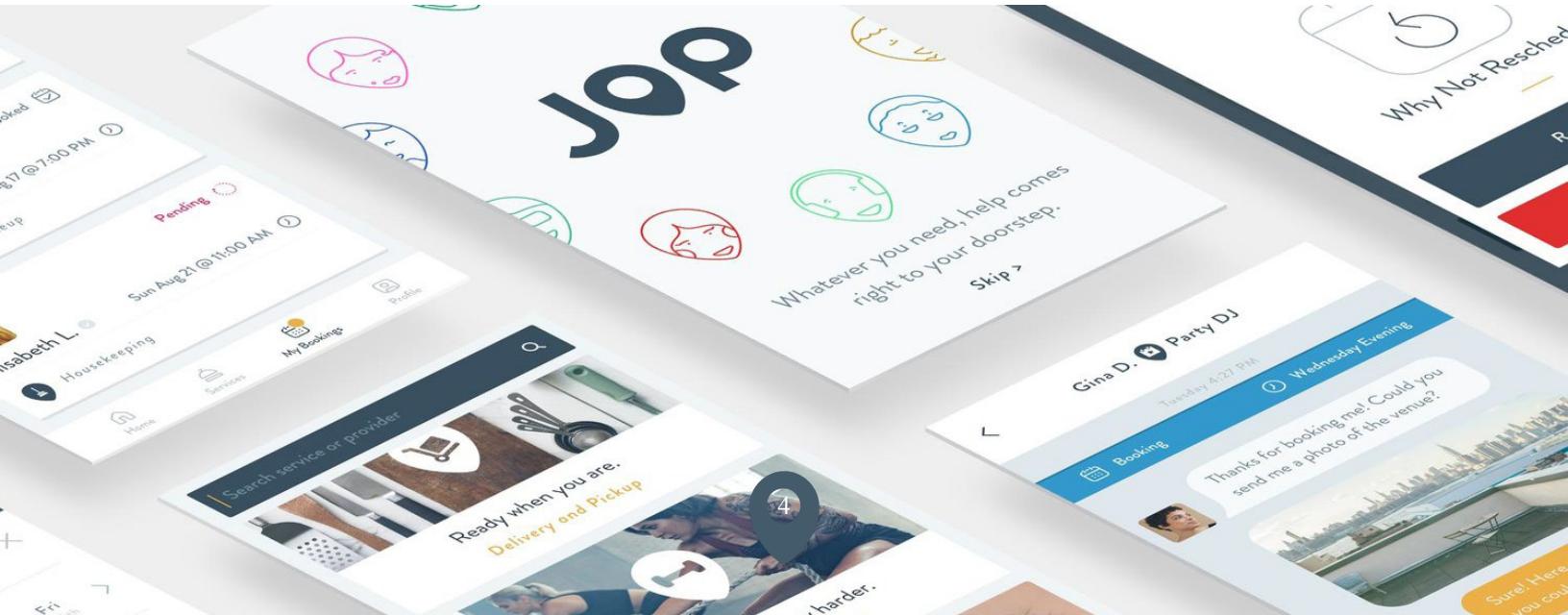
1. Introduction

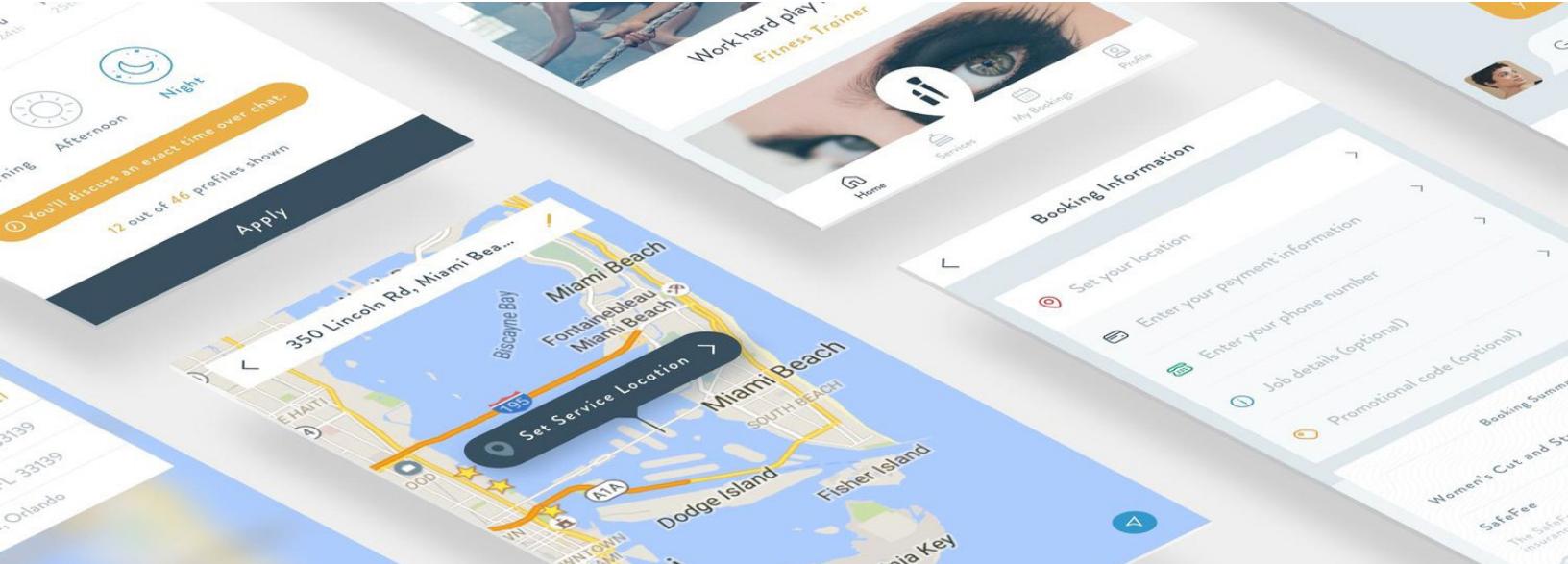
The rise of the On-Demand Economy over the last decade has unlocked a market opportunity worth hundreds of billions of dollars, fueled by mobile technology developments, new business models, private equity investments and consumer behavior changes.

Notably in the on-demand services economy, the development and massive adoption of apps such as Uber, Handy and other marketplaces show obvious benefits for consumers but much less so for the workers delivering such services. Their intermediary and centralized model captures the majority of the value created to the detriment of the

people providing the services, as the commission levied can be as high as 50%. A recent MIT study reveals that an Uber driver actually makes a median profit of \$3.37 an hour when Federal minimum wage in the United States currently stands at \$7.25 an hour.

The advent of Blockchain technology, allowing disintermediated, decentralized and secured creation and distribution of value, lays the perfect foundation to unlock the full potential of the On-Demand Economy in a fair way for consumers and workers, and not as a modern sweatshop.





Mission

In 2016, Jop started to **unlock the value of the On-Demand Economy**, currently **restricted by intermediary apps**. Jop is building a decentralized app to connect peers for every on-demand service with no intermediary costs. **Jop empowers consumers and workers**, with the broadest selection of services, the optimal matching algorithm, and the best deals possible.

Our mission is to make **seamless connections** to foster an efficient **On-Demand Economy**.

Jop is changing the way people work together.

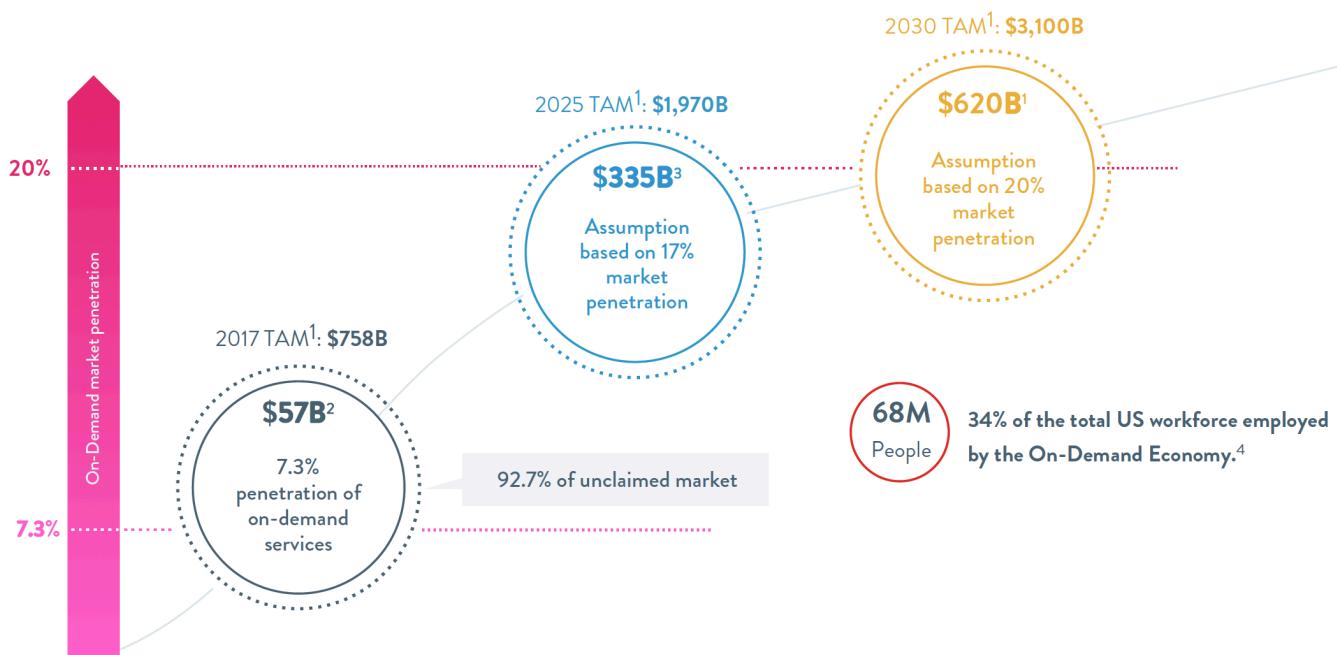
2. The World Needs Jop

2.1 Market Opportunity

"We've only just scratched the surface of this tremendous market opportunity, given 90% of home improvement transactions are still generated via word-of-mouth."

- Chris Terrill CEO Homeadvisor & Angie's List¹

JOP addressable market is large and unpenetrated. A \$57B market with double digit growth.



Note: 1. Total Addressable Market: people who can conveniently access and afford to pay for in-home on-demand services, including shopping time, travel and child/elder care

Source: BIA/Kelsey report 2015

2. Source: BIA/Kelsey report 2017

3. Source: Credit Suisse 2015

4. Source: McKinsey report 2016

Leading on-demand apps have achieved great valuations, even with narrow selections of services. The home services app, Thumbtack is valued at \$1.3B² Handy, an app focused exclusively on cleaning and handyman service, is valued at \$500M³ TaskRabbit, which primarily serves customers seeking furniture assembly, is valued at \$120M, and was acquired by IKEA Group in September 2017.³ Despite significant valuations, these companies have not yet reached profitability. Early apps have exposed the potential of the On-Demand Economy, but the centralized business model restricts market growth and is not sustainable. **There is an opportunity for a decentralized app to connect users for the best value and rapidly accelerate the transition to the On-Demand Economy.**

1 <https://www.usatoday.com/story/money/nation-now/2017/05/02/angies-list-acquired-homeadvisor-parent-company/308711001/>

2 <http://www.businessinsider.com/handy-raises-50-million-at-a-500-million-valuation-2015-11>

3 <http://bgr.com/2017/09/28/ikea-taskrabbit-furniture-assembly-acquisition-2017/>

2.2 Problems with Early Apps

Centralized Power and Value

Leading service apps retain internal authority, neglecting input from the users. Apps keep 40-60% percent of all service revenue, centralizing profits within the company. When apps achieve explosive growth, the success is only enjoyed by a small number of founders and venture capitalists. The centralized business model focuses on short-term profitability and restricts the overall business equation.

Acquisition Costs

On-demand apps include huge commissions in the price of services, ignoring the economic strategy of offering fair prices to attract more users. With inflated prices, user acquisition and retention is challenging. Marketplaces exhaust their budgets competing to attract customers, who are willing to pay for the overpriced services. Apps often pay over \$100 to acquire each new customer.

Poor Compensation

Leading apps undercompensate service providers. Uber rides are expensive for customers, however, an MIT study concluded that Uber drivers only actually earn \$3.37 per hour.⁴ Early drivers who have formed the backbone of the app receive no reward for their years effort and commitment.

Low Retention

When users cannot share the success of an app, they are unmotivated to return. The detriment of high platform fees outweighs the benefit of the efficient technology, so customers and providers opt to connect off-platform for a better deal.

⁴ <https://www.npr.org/sections/thetwo-way/2018/03/02/590168381/uber-lyft-drivers-earning-a-median-profit-of-3-37-per-hour-study-says>

2.3 Activating The On-Demand Economy

Blockchain technology has made it possible for Jop to eliminate centralized fees and maximize the incentive for people to connect and help one another. With access to a comprehensive and frictionless platform, everyone will be motivated to hire and work for each other directly. **Jop is the sustainable platform for an efficient On-Demand Economy.**

Distributed Power and Value

Jop is integrating blockchain technology to increase platform efficiency and distribute value across the network. Jop Token (JOPT) an ERC-20 token, built on the Ethereum network, enables users to own the value of the ecosystem that they create. JOPT payments on the Ethereum network eliminate platform transaction costs, so users can retain the full value of services between each other. Jop is integrating a voting system, in which a quorum of users will review applications and mediate service disputes of their peers. Users control the ecosystem, with valuable platform upgrades purchasable in JOPT. Eliminating fees, distributing authority, and granting rewards empowers users, who generate the utility of the network.

Aligned Growth Incentives

The Jop referral program rewards users with JOPT for bringing new users into the network. Jop will reward acquisition partners with JOPT, to run campaigns introducing new users to the platform. Acquisition partners include specialists in social media, email marketing, public relations and SEO. As JOPT holders, all participants in the ecosystem share aligned incentives to grow the network, circumventing acquisition costs, and increasing the efficiency of the ecosystem.

Full Compensation

With no platform fees, the value exchanged for a service on Jop is the true market value for both parties. When using JOPT, customers and Joppers get to enjoy the efficiency of the platform, at no cost.

High Retention

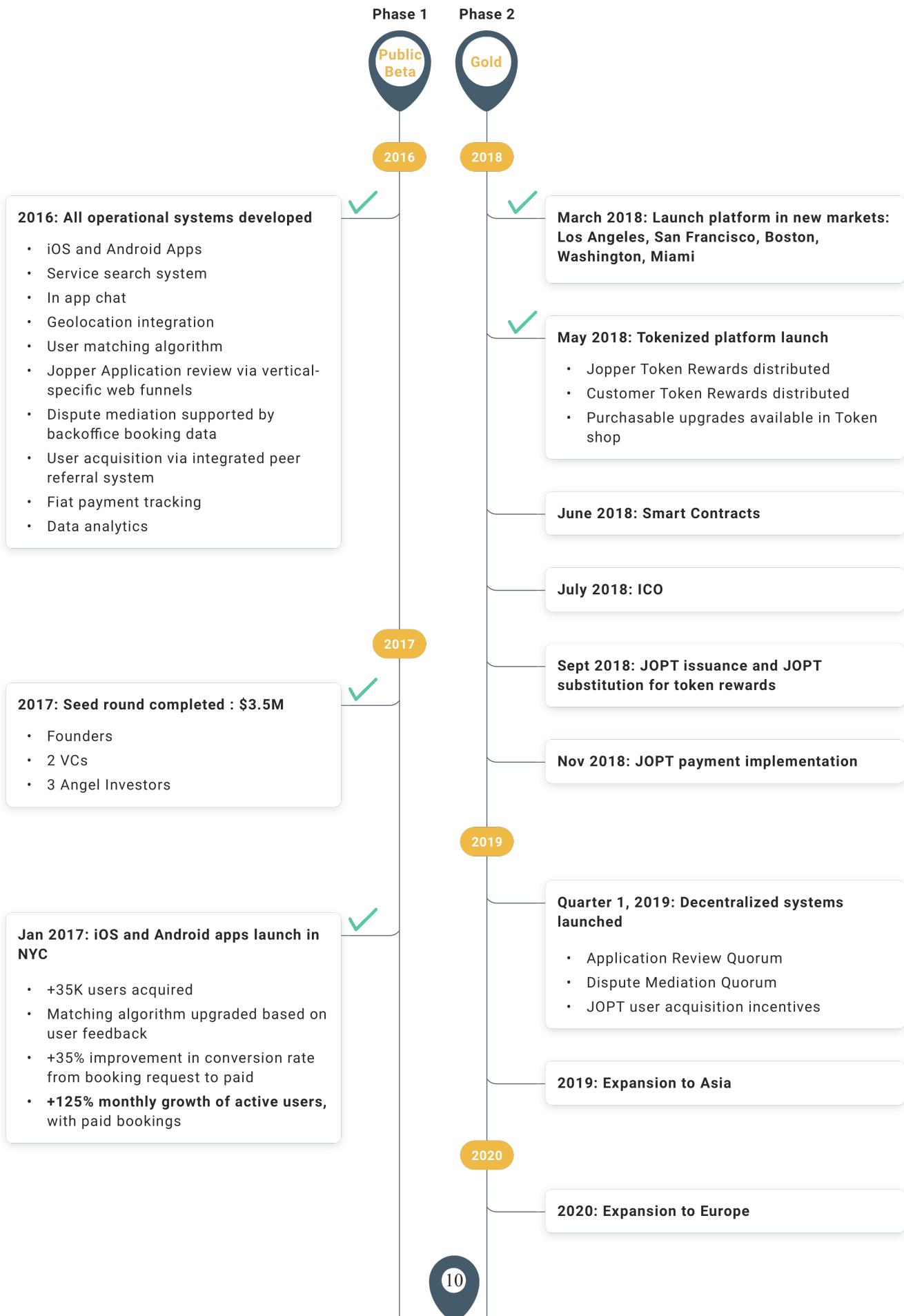
Users earn JOPT engagement rewards based on their engagement on the platform. Lower prices for customers and higher pay for providers increases demand to book through Jop. With access to superior connections, optimal prices, and JOPT engagement rewards, users can only benefit from using Jop.

As a decentralized platform, run by the network, Jop paves the way towards a fair and efficient On-Demand Economy.

3. Roadmap

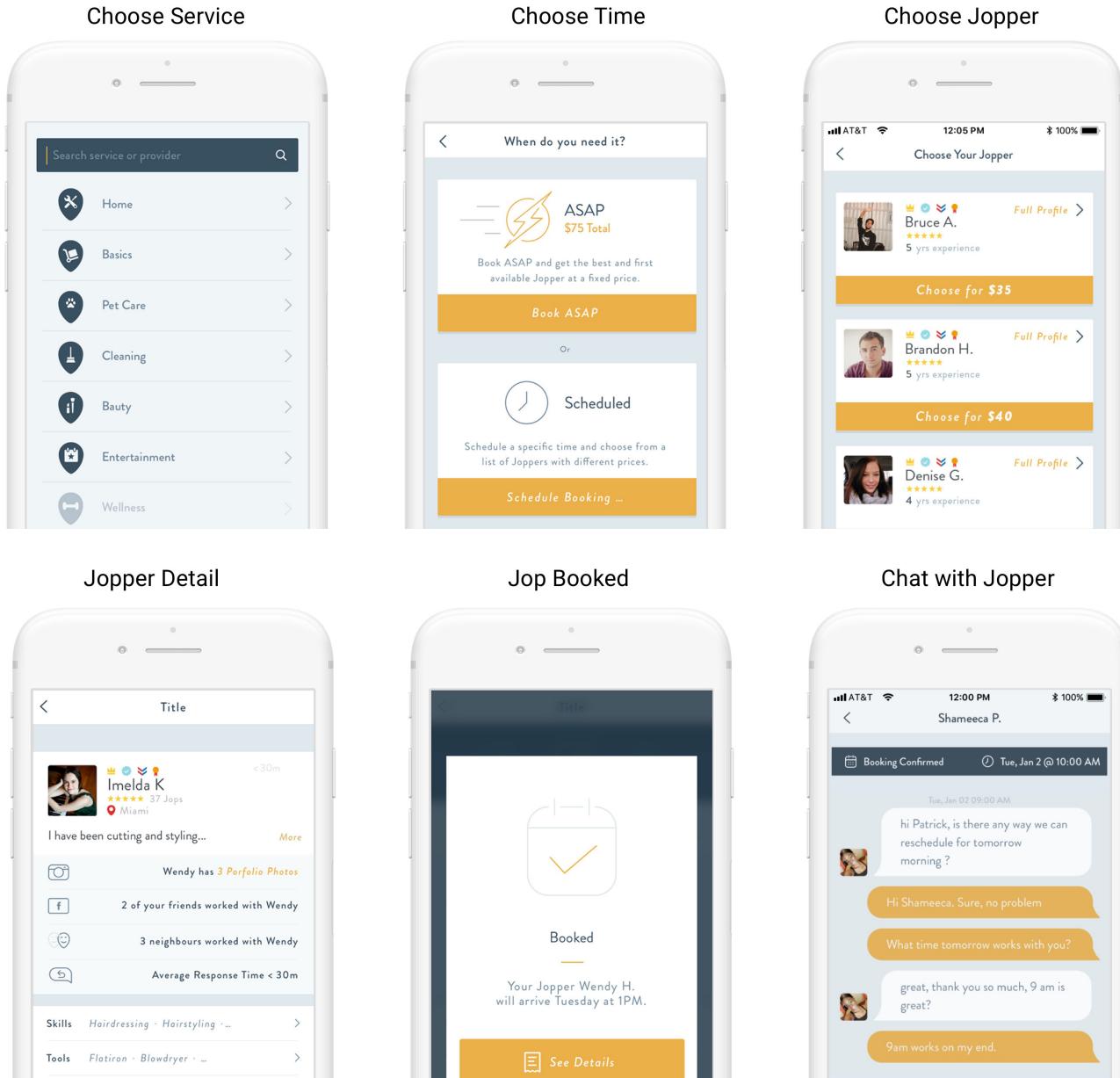
In 2016, Jop entered **Phase 1: development of the public beta platform**. With limited adoption of blockchain currencies at the time, the Jop beta used a fiat currency payment system to generate a high volume of booking data for thorough market analysis. The public beta allowed Joppers to set their own prices with the lowest transaction fees possible to approach the decentralized model, where users retain more value.

After 16 months of market analysis with the public beta, Jop has compiled data on thousands of Jopper and customer connections to precisely map the core processes of the platform. Jop has a data-driven framework to implement efficient decentralized systems handling payment processing, Jopper application review, dispute mediation, and user acquisition. Jop is prepared to enter **Phase 2: integration of blockchain technology to evolve into the decentralized platform**.



4. Phase 1: Public Beta Platform

4.1 Customer Experience



In the public beta platform, a customer requests a service, receives a list of available nearby Joppers, and chooses the Jopper whose price and profile is the best fit, all within 1 minute. Services can be scheduled for a future time, or ASAP. For ASAP bookings, Joppers typically arrive within one hour. The app includes chat and call features, so the customer corresponds directly with the Jopper regarding any questions about their initial request. After the booking is complete, the customer pays directly through the app.

4.2 Jopper Experience

The screenshot shows the Jop platform's service provider onboarding interface. At the top, there is a navigation bar with the Jop logo, a location icon, and links for help (888-237-3584) and logout. Below the navigation is a dropdown menu set to "Fitness Trainer". A horizontal line labeled "Services You Provide" separates the header from the main form area.

Services You Provide:

Select the services that you provide (check all that apply):

Basic Training Session *

\$ per hour

Your new client net earnings: \$32.00/hour
Your return client net earnings: \$34.00/hour
Average Market price is: \$70.00
Min Price: \$30.00

Add-ons

Provide Equipment

Aerobics Session *

Weight Loss Training Session *

Zumba Session *

Boot Camp Session

Running Session

Strength Training Session

Skills:

Tell us your areas of expertise so you can stand out:

Cardiovascular Fitness ✓ Weight Gain ✓ Weight Loss ✓ Toning ✓
 Endurance Training ✓ Bodybuilding ✓ Flexibility ✓ Strength ✓

Equipment:

Tell us what you have available:

Chin Up Bar ✓ Foam Roller ✓ Heart Rate Monitor ✓
 Training Equipment ✓ Oxygen Mask ✓ Training Bands ✓ Mat ✓
 Medicine Balls ✓ Weights ✓

Save and Continue

Service providers apply to work as Joppers through a customized online onboarding funnel. Applicants enter the **job and services they wants to provide on the app, prices they charge, work experience, licenses and other credentials**. While choosing their prices, applicants see both the total they receive per service and the total the customer pays including the platform fee. The Jop platform fee is the lowest in the market, allowing Joppers to set competitive prices to increase customer demand.

Jop conducts a thorough review of every applicant, including an **interview, licence and background check**. Jop has leveraged the experience of our operations department to understand the precise steps needed to onboard a quality Jopper. The essential steps of the manual review process, will be coded into protocols so a quorum of peer users can review new Jopper applicants in the decentralized platform.

When approved, Joppers' profiles are listed in the public beta platform, and they receive a notification when a local customer requests their service. When available Joppers accept service request, they are presented as an option for the customer. **Jop has a 98% matching success rate, far above competitors, because Joppers must proactively accept requests before customers see who is available.** After a customer confirms a booking with an available Jopper, the pair

can message and call each other through the app. The Jopper meets the customer at the service location, completes the service, and confirms the invoice.

Joppers receive payment directly through the app, and customers can leave a rating, review, and optional tip. Customer ratings and reviews contribute to the Joppers' reputation score. Occasionally customers will dispute the fulfillment of a service by a Joppers. The Jop operations team has analyzed the mediation process of reviewing evidence and speaking with the customer and Jopper to resolve disputes. This dispute mediation process from the public beta is being coded into protocols for the decentralized platform.

View Request

The screen shows a list of pending requests under the 'ASAP' tab. Each request includes the customer's name, location, service details, and price. For example, Bryan C. in Manhattan, NY, has a '3 Hour Basic House Cleaning' request for \$50.

Customer	Service	Price
Bryan C.	3 Hour Basic House Cleaning	\$50
	Vacuum	\$40
	Interior Floor to Ceiling Window Cleaning	\$40
Grace M.	Minor Repair	\$50
Roy B.	Minor Repair	\$50
James L.	Minor Repair	\$50

Accept Request

A specific request from Grace M. in Manhattan, NY, is shown. It details a 'Minor Repair' for \$50. The user is prompted to choose a response time: 'No Thanks' or 'Accept'. The 'Accept' button is highlighted in blue.

Jop Confirmed

The confirmation screen shows a lightning bolt icon and the text '12:pm Today Confirmed!'. It also notes that a booking is confirmed for Andrea M. and provides a 'Let's Go!' button.

Chat

A messaging interface between James P. and a customer. The customer asks for a sink fix, and James P. responds that he will come tomorrow at 6pm.

View Earnings: USD & Tokens

This screen displays earnings history. USD Earned: \$514 Total (7 bookings, 12 hours). Tokens Earned: 26 Tokens (from Refer, Feedback Crown, Star Rating, Booking, Onboarding). A list of recent earnings is shown:

Service	Status	Amount
Drain Cleaning	Pending	\$45.00
Pipe Fix	Paid	\$50.00
Pipe Fix	Paid	\$80.00
Star Rating	Earned	

Token Shop

The Token Shop screen lists various ways to earn tokens, such as placing on the homepage or newsletter, and shows the JOP Store with items like t-shirts and hats for purchase.

Currently, the top 10 most frequently booked jobs on Jop are:

- Mover
- Handyman
- Housekeeper
- Painter
- Errand Runner
- Electrician
- Personal Assistant
- Dog Walker
- Massage Therapist
- Hair Stylist

Jop offers many jobs not available on other apps, including:

- Fitness Trainer
- Meditation Teacher
- Language Tutor
- Bartender
- Personal Chef
- Pet Groomer
- Nail Technician
- Locksmith
- Photographer

4.3 New York Launch

In January 2017, Jop opened the public beta platform to customers in the iOS App Store and Google Play Store. The network of Jop, the one-stop shop for on-demand services, grew rapidly. In NYC alone, the public beta acquired over **30,000** users, who submitted over **19,000** booking requests on Jop in **232** different neighborhoods.



OBSERVER POLITICS | ENTERTAINMENT | ARTS | LIFESTYLE | BUSIN

Jop Combines Task Rabbit, Handy and Glamsquad Into One App

Jop wants to change the way people work together.
By Taylor Boozan • 03/22/17 9:00am

f **t** **in** **G** **e**

A photograph of a smartphone displaying the Jop app interface. The screen shows various service categories and user profiles.

YAHOO! FINANCE Search for news, symbols or companies

Home Mail Flickr Tumblr News Sports Finance Entertainment Lifestyle Answers Groups More

Finance Home Watchlists My Portfolio My Screeners Markets Industries Personal Finance Technology Originals Events

Take note, freelancers — Jop is a platform that puts the power in your hands

Lulu Chang Digital Trends March 2, 2017

t **f** **v** **e**

A grid of service icons for Jop, including Housekeeping, Handyman, Pet Care, Cleaning, Pet Sitting, Laundry, Dog Walking, Pet Grooming, Furniture Assembly, and Photography.

jop freelancer platform screen shot at pm

Now that they comprise an impressive **35 percent** of the American workforce, freelancers are certainly a force to be reckoned with. Helping them leverage their skills to the best of their ability is **Jop**, an on-demand service platform that promises to give "people the

Great Performance

Through studying thousands of bookings on the beta platform, and interviewing customers and Joppers, Jop has refined its user experience. After updating the service matching algorithm in 2017, the beta platform significantly improved the conversion rate from booking requests to completed services. The update reduced the workload for our customer service team, and enabled Jop to open the beta platform in 7 additional major US cities. In new cities, we have discovered eager new users. Organic demand has accelerated the Jopper onboarding process.

2017 Growth and Retention

Total Users with Paid Bookings - Monthly Growth

125%

Total User Sign Ups - Monthly Growth

113%



average app store rating

4.8 out of 5



Compare
with

TaskRabbit

3.6



Takl

4.1



Handy

3.4



5. Decentralizing the Ecosystem

In a transparent, secure, and fair ecosystem, Jop users will share the value they create, unlocking the real potential of the On-Demand Economy.

5.1 Platform Evolution

After 16 months of market analysis with the public beta, Jop is prepared to integrate blockchain technology to evolve into the decentralized platform. Jop is developing service payment protocols on the public Ethereum blockchain, supported by a sidechain voting system. In a transparent, secure, and fair ecosystem, Jop users will share the value they create, unlocking the real potential of the On-Demand Economy.

Transparency

All holdings and transactions on the Ethereum Blockchain are public, creating absolute transparency. On Jop, users can view all payments, held securely in escrow smart contracts on the Ethereum blockchain, pending release upon fulfillment of a service. The public Ethereum blockchain allows Jop users to see that they are exchanging the full service cost between each other, with no central entity extracting a commission. The risk of credit card fraud and payment failure is eliminated.

User reputation transparency is crucial. The application review quorum operating on an Ethereum sidechain, will only admit verified Joppers into the platform. User reputation scores aggregated from quorum voting results,

and peer ratings exchanged after services, and cannot be adjusted. Customers can feel secure, with a complete view of a Jopper's platform history before choosing to work together.

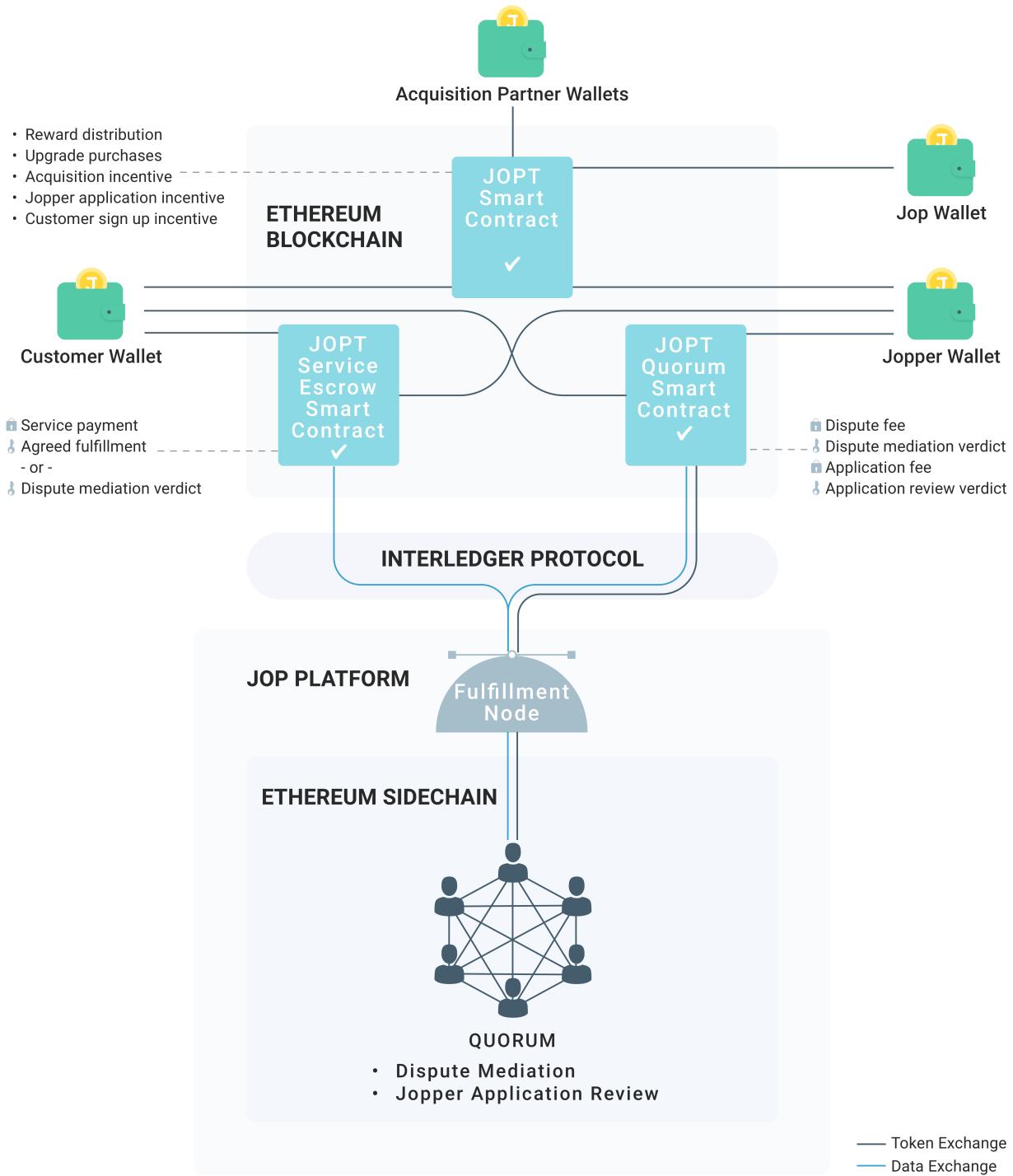
Security

All blockchain nodes share the ledger of an immutable sequence of encrypted transactions, reinforcing security. To manipulate any transaction, a hacker would have to rebuild the entire blockchain and control 50% of the verifying nodes, making distributed the blockchain systems extremely secure.

Fairness

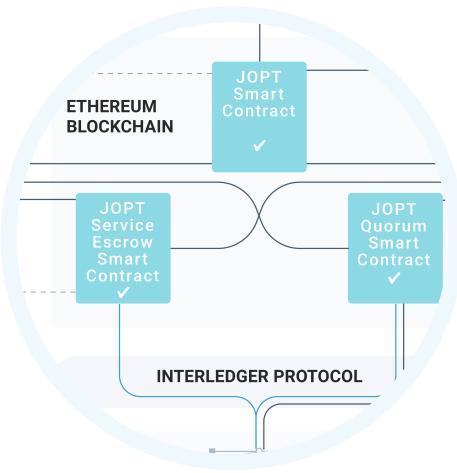
By distributing value to platform users and the Ethereum network and allocating authority to a configurable quorum within the Jop network, Jop is building a decentralized ecosystem that is fundamentally fair. The mediation of a user quorum to resolve disputes between their peers ensures that users will be justly represented. Decentralized payment processing allows the user network to retain all the utility generated by each connection. Users are rewarded for their contribution to the network.

5.2 Jop Technology



After completing the market analysis of operational systems required for the platform, Jop has identified the blockchain infrastructure required to decentralize the platform. JOPT Protocols maximize the efficiency of blockchain technology by integrating the global Ethereum network and the native Ethereum sidechain to sustain an expanding decentralized ecosystem. Jop is building a voting system on an Ethereum sidechain to form a majority verdict, which is input to Quorum Escrow Smart Contracts on the public Ethereum blockchain. Integrated Blockchain networks simultaneously enable fair and secure decentralized governance, while incentivizing engagement with JOPT rewards.

Public Ethereum Blockchain

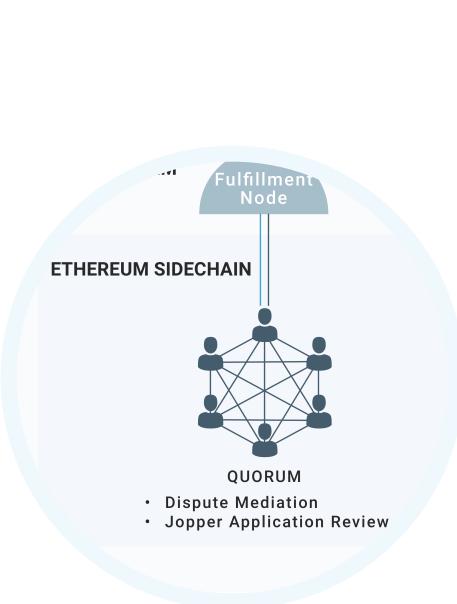


JOPT smart contracts will be open-source and totally transparent. As an ERC-20 token, on the Ethereum Blockchain, JOPT transactions can be validated rapidly by a global network with thousands of nodes. Building JOPT Protocols on Ethereum allows users to acquire and hold JOPT using their Ethereum ERC-20 compatible wallet. The Ethereum network provides millions of prospective users for Jop.

Smart Contracts

JOPT may be exchanged via three smart contracts:

1. **JOPT Smart Contract** uses Ethereum protocols to transfer JOPT.
2. **JOPT Service Escrow Smart Contract** uses JOPT protocols for service payment, held in escrow, to be released to Jopper or reimbursed to customer, upon input verifying service fulfillment from Jop fulfillment node.
3. **JOPT Quorum Escrow Smart Contract** uses JOPT protocols for quorum fees, held fees in escrow, to be released to quorum or reimbursed to a user, upon receiving a verdict from the quorum.

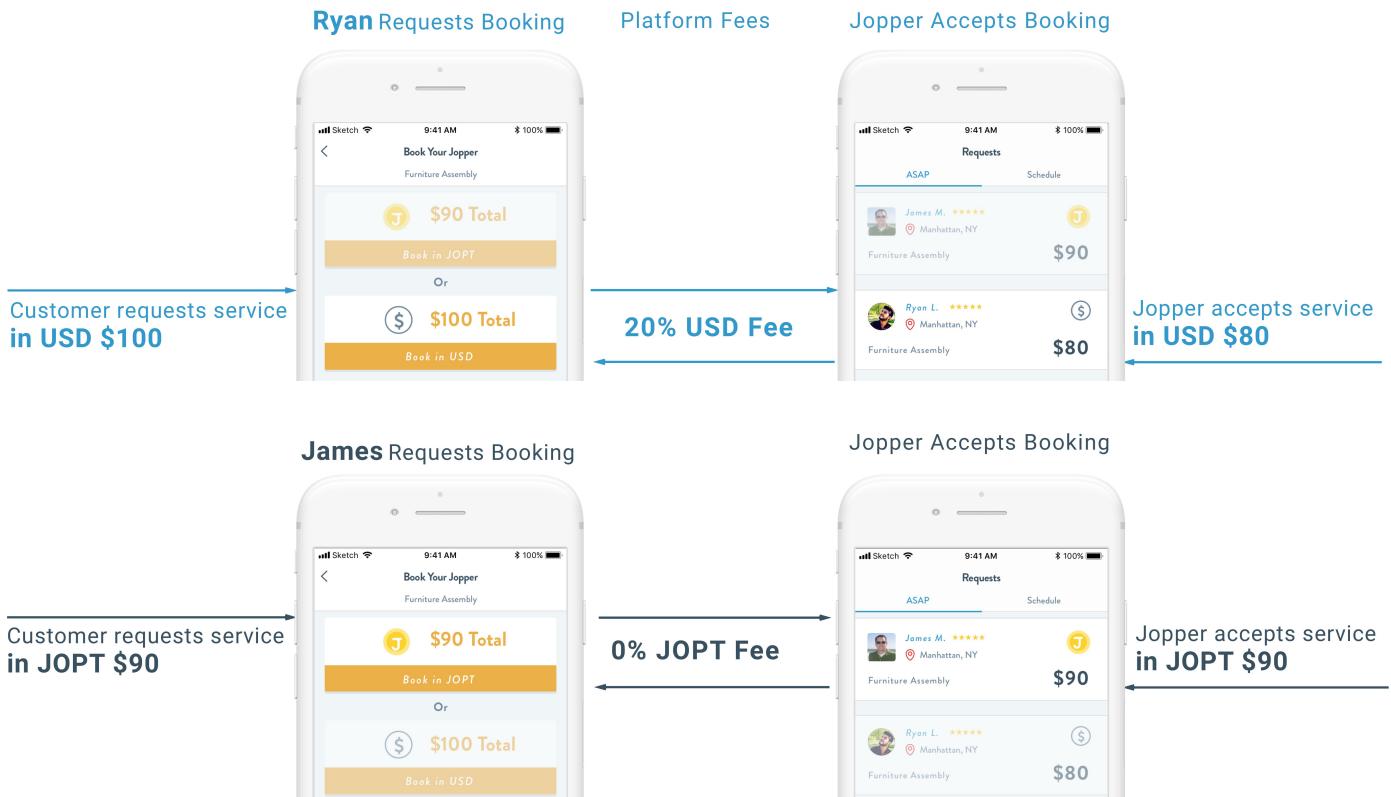


Ethereum Sidechain

The qualitative review necessary for Jopper applications and disputes requires protocols that cannot be efficiently mined on the public Ethereum Blockchain. Jop is developing an Ethereum sidechain, delegating governance of the platform to trusted users. Jop is currently exploring optimal sidechain frameworks to integrate, including the Loom Network. Jop is establishing a quorum voting system that balances fairness with efficiency, using the principle of the configurable consensus. The number of voters participating in a quorum can be adjusted based on the value of the incentive and the efficiency of processing votes. As demand to join the platform increases, JOPT fees can be divided into greater quantities to incentivize a larger quorum of voters. Additionally, Jop can configure the size of the quorum as protocols become more efficient and preserved JOPT incentives can be allocated to additional voters. and preserved JOPT incentives can be allocated to additional voters.

6. Phase 2: Gold Platform

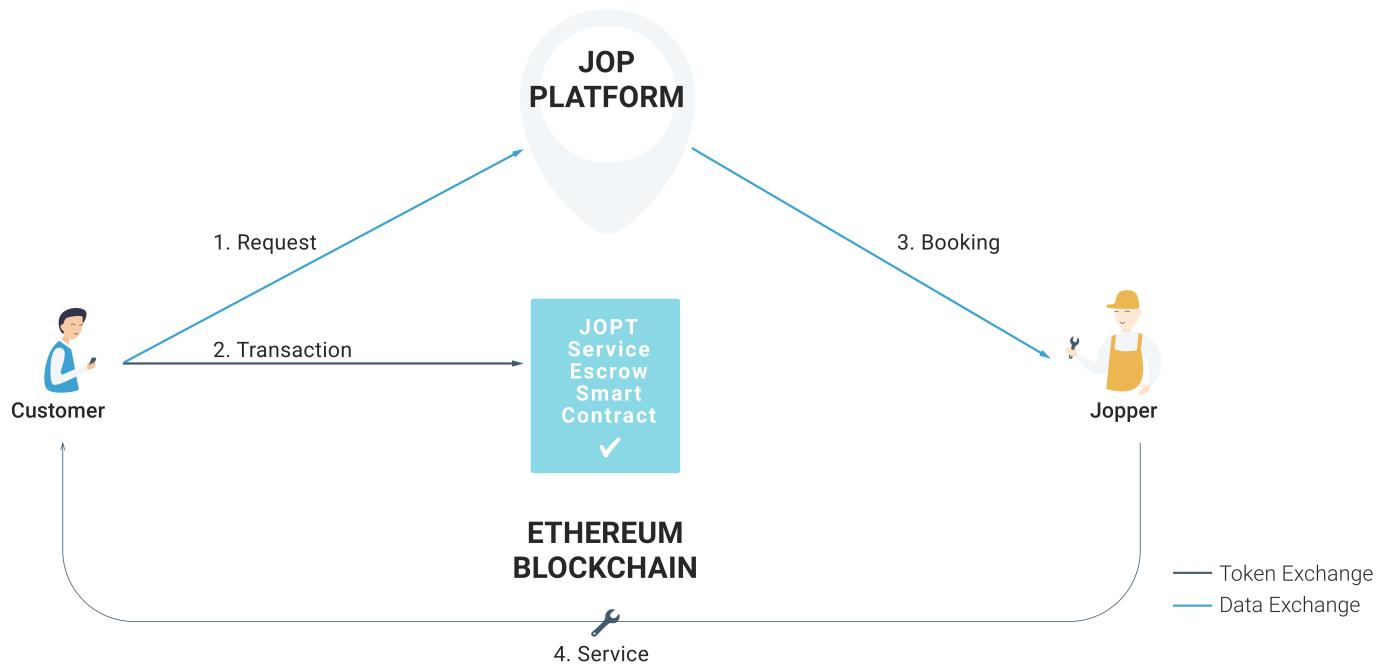
6.1 JOPT Service Transactions



After the development of JOPT protocols is complete, users and Joppers can use JOPT as payment for services. Joppers, who have opted to accept JOPT as payment, will receive requests from the customers paying in JOPT. As an ERC-20 token, JOPT payments are processed by miners on the Ethereum Blockchain, not by the platform, so JOPT payments incur only an incremental Ethereum Gas cost and no platform fees. To hold JOPT on the platform, new users will have the option to create a new wallet or integrate a pre-existing ERC-20 compatible wallet. After completing their first booking, users receive a JOPT reward in their wallet. Users can receive JOPT from acquisition partners, through platform engagement, or they may purchase JOPT during the ICO. After Joppers earn JOPT, they can use it to purchase services and upgrades on the platform.

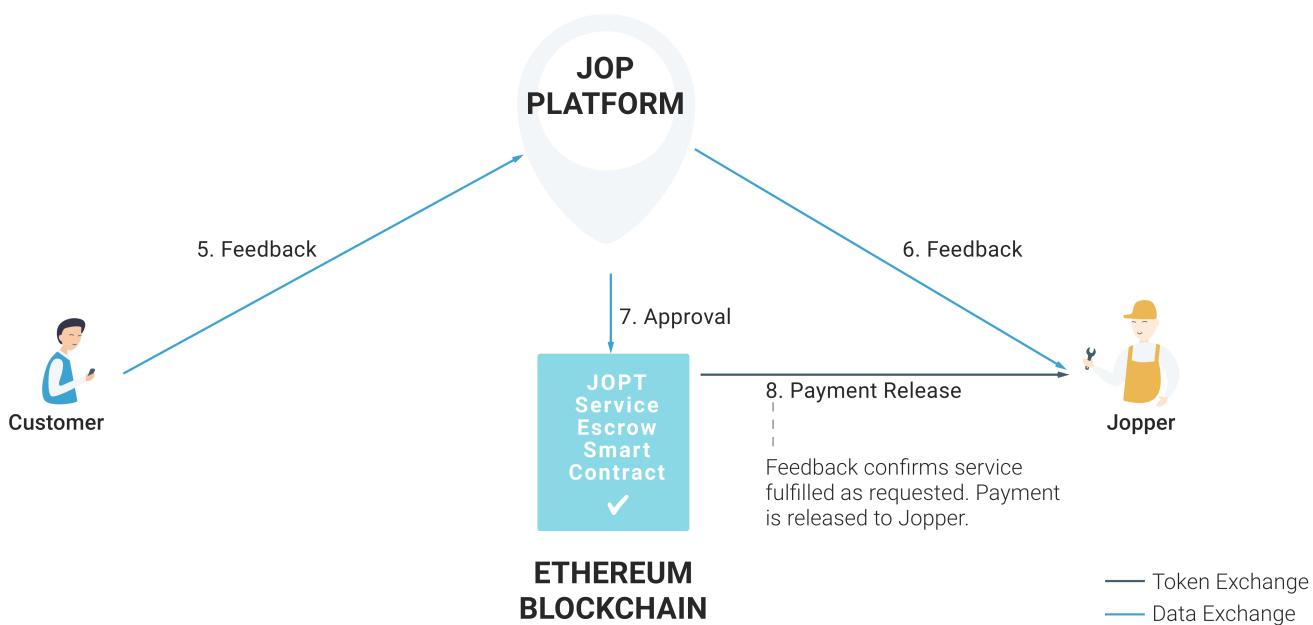
6.2 JOPT Service Transactions Flow

Service Request



- 1. Request:** Customer requests a service on Jop
- 2. Transaction:** The cost of the service in JOPT is debited from the customer's JOPT wallet and held in a Service Escrow Smart Contract.
- 3. Booking:** A Jopper receives the customer's request and accepts the booking.
- 4. Service:** After corresponding on Jop, the Jopper completes the service at the service location.

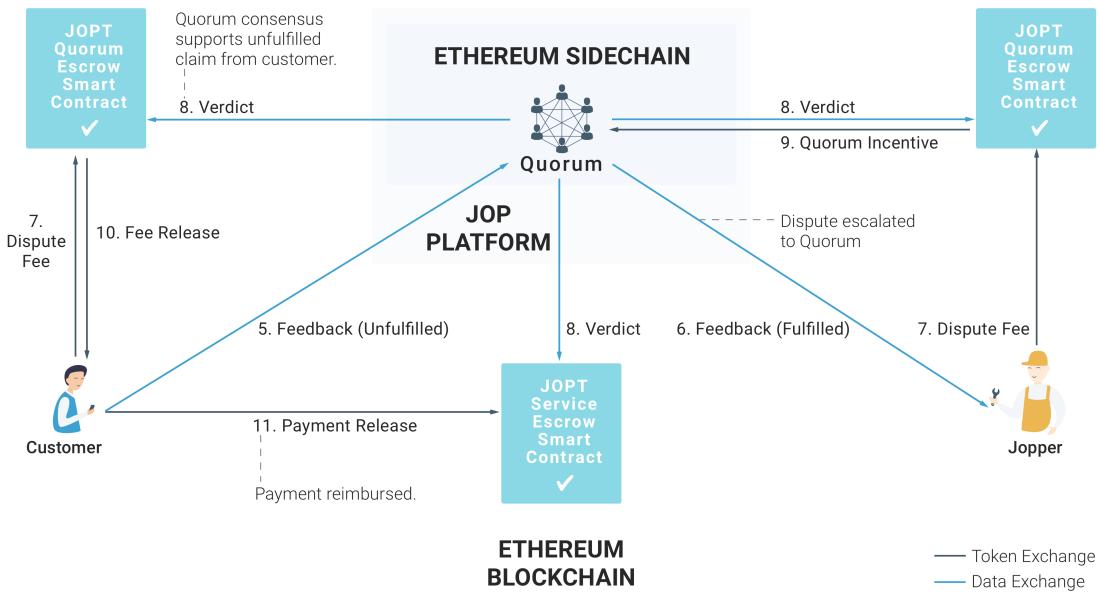
Service Fulfillment: Agreement



5. **Feedback:** After the service is complete, the customer submits feedback to Jop, including confirmation that the service was fulfilled as requested, a rating and review of the Jopper.
6. **Feedback:** The Jopper submits feedback to Jop, including confirmation of fulfillment, a rating and review of the customer.
7. **Approval:** A fulfillment node on Jop, verifies that both users agree the service was fulfilled as requested. The fulfillment node submits approval to the Service Escrow Smart Contract.
8. **Payment Release:** The approval input executes the Service Escrow Smart Contract, and the JOPT payment is released to the Jopper.⁵

⁵ If the customer and Jopper both submit negative feedback, confirming that the service was not completed, the fulfillment node unlocks the escrow payment, releasing it as a reimbursement to the customer.

Service Fulfillment: Dispute



- Feedback:** The customer submits feedback to Jop, claiming the service was not fulfilled.
- Feedback:** The Jopper submits feedback to Jop, claiming the service was fulfilled, disputing the customer's claim.
- Dispute Fee:** The customer and Jopper are both prompted with the option to pursue the dispute, by escalating the claim to the Dispute Mediation Quorum. To assemble the quorum, each disputant must stake a dispute fee in a Quorum Escrow Smart Contract. The dispute fee from the winner of the dispute will be reimbursed, eliminating any obstacle to engage in the fair mediation process.⁶
- Verdict:** The quorum receives both users' feedback and any evidence related to service fulfillment.⁷ The quorum reaches a verdict on the winner of the dispute, which is entered into the Ethereum sidechain, and input to the smart contracts.
- Quorum Incentive:** The verdict executes the Quorum Smart Contract holding the dispute fee from the losing disputant, which gets released as the quorum incentive, and divided evenly between all voters.
- Fee Release:** The verdict input executes the Quorum Smart Contract holding the dispute fee from the winning disputant which gets returned to the user.
- Payment Release:** The verdict input executes the Service Smart Contract and the JOPT payment is reimbursed to the winning disputant.⁸

⁶ If a Jopper chooses to reverse his feedback to agree with an unfulfillment claim, prior to escalating the dispute, he is not required to pay a dispute fee, the quorum will not be assembled, and the service payment is reimbursed to the customer.

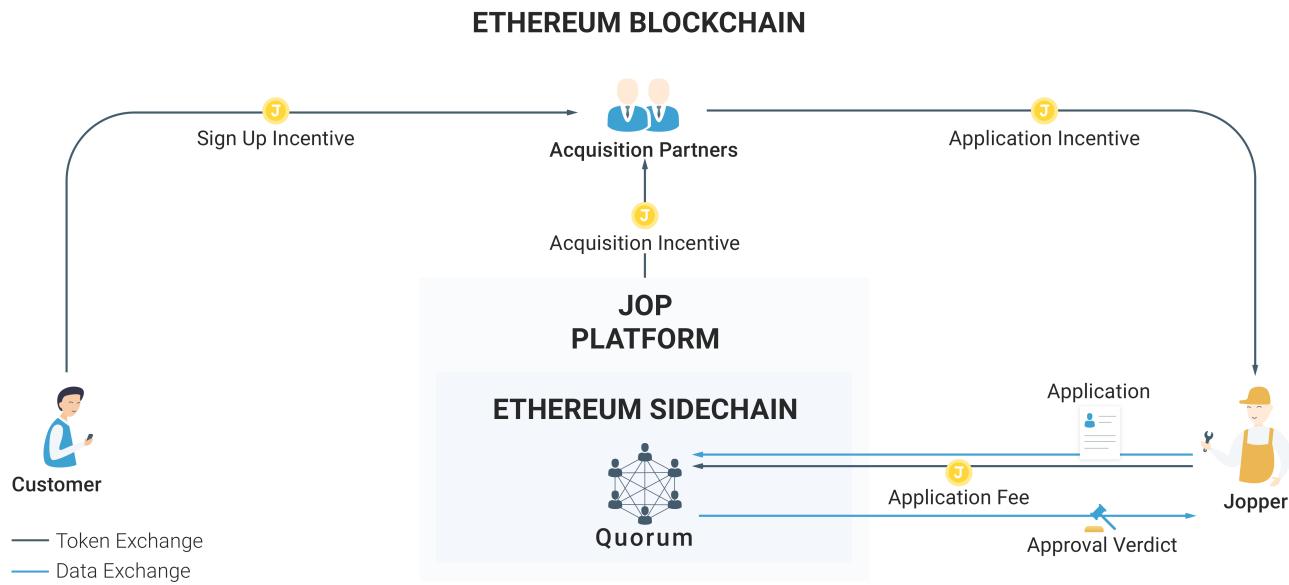
⁷ Evidence includes: chat messages, photos, submitted from both users, and both users' reputation scores.

⁸ The dispute diagram displays an example of a the service which was unfulfilled so the the service payment and dispute fee is reimbursed to the customer. If the quorum reaches a verdict that the service was fulfilled, the Jopper's dispute fee and the service payment are both released to the Jopper, and the customer's dispute fee is is released as the quorum incentive.

Dispute Mediation Quorum

In the fully tokenized platform, users mediate disputes between their peers. Jop is integrating a voting system, operating on an Ethereum sidechain, where trusted users vote on disputes as members in a quorum. Customers and Joppers, with reputation scores in the top 95th percentile of the network, earn trusted user status, and are eligible to participate in quorums. **When a customer reports that a service was not fulfilled properly, and the Jopper disagrees, users can escalate the dispute to the mediation quorum.** To activate mediation, the customer and Jopper must both stake a dispute fee. If either user does not have the available JOPT in their wallet to stake the fee, they will have 24 hours to deposit enough JOPT into their wallet to participate in the peer mediation process. If a Jopper wants to reverse feedback to forfeit the user's claim prior to mediation, they may do so with no penalty nor dispute fee. Dispute claims must be no more than the initial service price, held as JOPT in the Service Escrow Smart Contract. **Trusted Users are incentivized with JOPT to participate as voters in the Dispute Mediation Quorum.** Voters review evidence related to service fulfillment on the Jop interface, then post vote within the Ethereum sidechain, which records a mediation verdict based on the aggregated voting results. Dispute verdicts are validated by all voters using a consensus mechanism, and are posted to the Ethereum sidechain. Dispute voting results affect the disputants' reputation scores. The voting percentage a disputant receives during mediation, is weighted equally to a peer rating after a service. An Ethereum sidechain will provide the ideal framework to develop the dispute mediation system, with the ability to transfer JOPT from the public Ethereum blockchain, while incurring no Gas cost to process and maintain the sidechain. **The configurable quorum and JOPT incentives allow Jop to progressively improve the level of validity level of dispute mediation as the size of the network, and the efficiency of blockchain technology increases over time.**

6.3 Decentralized Onboarding and Acquisition



Acquisition Incentive

As the Jop network grows, JOPT utility increases with more participants in the market offering more services. JOPT holders are intrinsically motivated to grow the Jop network. At the end of each month, 25% of the total JOPT accrued in the Jop Wallet, will be distributed as acquisition incentives based proportionately on the number of users a participant converts. Individual users can participate in a one-to-one referral program. Third parties with resources for large-scale acquisition, can earn significant JOPT rewards for bringing in a high volume of users. Acquisition partners receive an initial allocation of JOPT to distribute to prospective users, functioning as a promotional voucher for users to sign up for the platform. JOPT acquisition incentives are transferred from the Jop wallet to acquisition partner wallets. Acquisition partners send JOPT rewards to prospective users wallets as sign up and application incentives.

Customer Sign Up Incentive

JOPT recipients are motivated to join the platform as customers to use their JOPT to purchase services. After joining the platform, the new user's wallet address is used to attribute the conversion to the acquisition partner who sent them the sign up incentive. Jop sends additional JOPT rewards to the attributed partner wallet after each new user conversion.

Jopper Application Incentive

Prospective Joppers who receive a JOPT application incentive from acquisition partners, can immediately use it to pay an application fee. The JOPT application fee is distributed to an Application Review Quorum, that reviews the applicant's credentials and delivers an approval verdict on whether the applicant may become a Jopper.

Application Review Quorum

The JOPT application fee is held in a Quorum Escrow smart contract, which initiates the assembly of an Application Review Quorum on the Ethereum sidechain. Even numbers of customers and Joppers, from the applicant's job, claim seats as trusted-user voters to review the application. The voters, confirm required application elements, such as licenses, and a clear background check. Voters each submit a vote on the applicant's credentials. Once the quorum has reviewed the application and reached a majority verdict, the approval verdict is posted to the Ethereum sidechain. The Quorum Smart Contract releases the application fee, which gets divided among the voters, and the applicant receives an approval status. Once approved, an applicant can begin to work on the platform.

The number of participating voters in the quorum can be configured to provide the most fair structure available based on the size of the user network and the efficiency of the sidechain

6.4 Engagement Rewards

Initial Token Rewards

In May 2018, Jop introduced tokens as user engagement rewards: **the first live feature of the gold platform**. Customers receive token rewards for each service they book. Joppers earn token rewards for each service they complete and for maintaining a high reputation score.

Currently, users can purchase valuable upgrades with tokens in the Token Shop on the platform. Joppers can increase visibility with customers by purchasing profile exposure upgrades, including placement of Jopper's profiles in the app homepage, and advanced access to customers' booking requests. Increased customer exposure for Joppers, generates more bookings, and ultimately greater earnings. Customers use tokens to purchase service upgrades including access to expedited services. Expedited services move the customer's booking to the top of the Jopper feed to ensure a rapid response.

Tokens currently held by customers and Joppers in the beta platform will be exchanged for JOPT after the token sale. After JOPT is integrated in the platform, Joppers and customers will continue to earn engagement rewards.

Once Joppers hold sufficient quantities of JOPT in their wallets, Jop will introduce an additional smart contract, in which Joppers can stake JOPT proportionately to the value of customer exposure they wish to receive. Once the Exposure Staking Smart Contract is implemented, Joppers can earn continual advanced access to customers booking requests by staking JOPT. This opportunity creates a strong incentive for Joppers to hold JOPT and stake their tokens to increase customer demand.

JOPT Reward Distribution

At the end of each month, an engagement reward allocation from the Token Shop revenues is split evenly into two pools for Joppers rewards and customers rewards. If more purchases are made with JOPT, then greater activity-based rewards are distributed, proportionally cycling the utility of JOPT throughout the ecosystem.

Distribution of rewards will be published every month, to recognize top participants and maintain transparency related to the use of JOPT on the platform.

7. Revenue model

7.1 Fiat Transaction Fee Revenue

When services are paid for with fiat currency, the platform fee is 20%, for new pairs of customers and Joppers, and 15%, for repeat bookings together.

Benefits of Transitional Payment Option

The option for users to pay with fiat currency provides two distinct benefits:

1. Given varying timelines for the adoption of blockchain currency, the residual revenue from fiat transaction fees will allow Jop to sustain development of decentralized systems. Revenue from fiat transactions provides financial security the platform allows users to transition to JOPT at a comfortable pace.
2. Since users will avoid platform fees, totalling 20% on both sides of the transaction, customers will pay 10% less, and Joppers will earn 10% more in JOPT than in fiat currency. Users who are initially hesitant to use JOPT, will be repeatedly reminded that they can get a better deal in JOPT. Demand for JOPT increases due its superior purchasing power on the platform.

7.2 JOPT Upgrade Purchase Revenue

After the launch of the gold platform, Joppers will be paid the full service price paid by customers in JOPT, with 0% platform fees. Over time, as the majority of users transition to JOPT payment, the revenue from fiat transactions will diminish.

As a thriving decentralized ecosystem, the demand for complementary services and goods related to services will increase. Jop will gradually add more upgrades and items available for purchase in the Token Shop, to generate new sources of revenue.

In the public beta platform, Joppers frequently charge customers for additional service expenses, including supplies and transportation. Jop will explore partnerships with ride-sharing companies and relevant industry retailers to offer complimentary products within the platform. Examples of complementary products to introduce in the Token Shop include: speciality nail polish, available to a customer who is searching for a manicurist, or a frame hanging kit, available to a customer who is searching for a Handyman to mount wall art.

JOPT Revenue Allocation

The JOPT revenue generated from complimentary purchases is held in the Jop Wallet, and will increase as the size of the network and the volume of bookings grows. At the end of each month, 50% of accrued JOPT will be allocated as funds to sustain the operations and development of the platform.

The Jop Wallet will accrue JOPT over time, from revenue generated by the Token Shop. To reduce JOPT in the Token Reserve that the platform will maintain, relative to the overall supply of JOPT, Jop will implement a transparent mechanism that burns 20% of JOPT earned as profits on upgrade purchases. Consequently, the supply of JOPT will decrease over time as the activity on platform increases, and the demand for JOPT will increase proportionately.

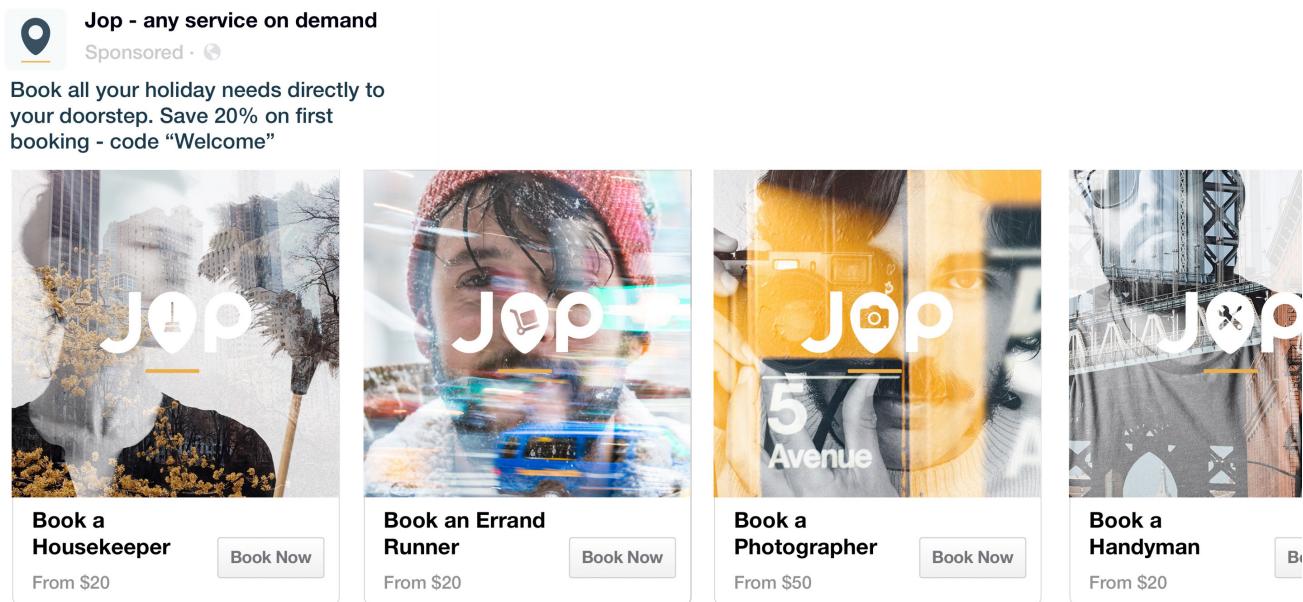
The remaining 50% will be divided as 25% for acquisition incentives, and 25% for engagement rewards, which is split evenly into two pools for Joppers and customers.⁹

Jop has created an algorithm defining minimum and maximum JOPT required to sustain operations and development and to be distributed per user as rewards. As JOPT revenue from complimentary purchases increases over time, Jop will adjust revenue allocation percentages.

8. Expansion & Marketing plan

8.1 Marketing Background

Jop began its first user acquisition campaigns in January 2017. Over the last year, Jop has run marketing campaigns across numerous channels and consistently optimized performance. The NYC market has served as a perfect competitive testing ground to refine a proven marketing strategy. After extensive analysis of our NYC performance data, the Jop marketing team has developed an in-depth understanding of KPIs by channel, creative, demographic, service and promotion advertised. With data-driven strategies, Jop has commanded market share in every new city, after just weeks of launching pre-optimized campaigns.



⁹ If the monthly accrued JOPT from upgrade purchases is below initial token rewards, Jop will supplement the reward allocations using JOPT from the Token Reserve.

8.2 Expansion Plan

Thanks to the amazing work by our creative director, Jop has an extensive portfolio of media prepared to launch in campaigns, after the ICO. We have prepared campaigns for delivery via marketing channels including:

- Traditional press
- Search and display ads
- Out of home media and TV
- Blockchain podcast ads
- Social media
- Email marketing
- Influencer partnerships (Twitter, Instagram, Telegram)

With finely-crafted creative assets, marketing strategy, and JOPT acquisition incentives, Jop is poised for successful launches in new markets.

Below is the growth plan for Jop. Please note that all numbers are only projections based on our current KPIs and estimates for the beta platform. Bookings and Gross Revenue refer to fiat currency transaction totals.

Year	2018	2019	2020	2021	2022
Number of Cities	25	55	85	115	145
Bookings	74,000	320,000	920,000	1,800,000	2,700,000
Gross Revenue	6,300,000	29,000,000	84,000,000	164,000,000	253,000,000
Cut	1,600,000	7,900,000	22,500,000	43,900,000	67,600,000
Transactional and Market Costs	470,000	9,700,000	15,100,000	22,100,000	30,800,000
Gross Margin	(3,000,000)	(1,800,000)	7,400,000	21,700,000	36,700,000
Salaries and Benefits	1,400,000	1,900,000	2,900,000	3,500,000	4,100,000
Overhead and Costs	1,300,000	1,900,000	3,200,000	5,200,000	7,800,000
Operating Income	(5,710,000)	(5,700,000)	1,200,000	12,800,000	24,700,000

This business plan is calculated by referencing the comprehensive data collected on our KPIs since the launch. The revenue model is based on fiat currency transaction fees only and a relatively slow expansion schedule to additional cities. This scenario shows a breakeven point at 70 cities.

The projection is expected to be impacted by two factors :

- The user adoption rate of JOPT payments, that will decrease the gross revenue from fiat payments.
- The user demand for purchasable upgrades and premium services that will generate revenue in JOPT.

As users transition from fiat to JOPT payments, bookings will generate no transaction revenue. Continued development of the platform will be financed by revenue generated from complimentary purchases within the platform.

ICO Fundraising Scenarios :

- With **\$10M** in funds generated in the ICO, Jop will complete development and integration of JOPT and internal blockchain infrastructure. The updated platform will launch in 70 new cities in North and South America, with the transitional option for fiat currency of JOPT payments.
- **\$20M** in ICO funds will allow Jop to launch in Asia and accelerate the expansion in new markets.
- **\$27M** ICO funds of \$27M will allow Jop to launch in Europe. This model will evolve as we will transition to a decentralized business model, in which users increasingly pay in JOPT instead of fiat currency.

Growth Extension

In addition to launching extensive marketing campaigns, Jop plans to expand by partnering with furniture distributors, beauty brands, home improvement distributors, to sell related to service products.

To some extent, Jop will explore acquiring competitor platforms to accelerate growth in specific markets.

9. Token Launch

Jop has successfully raised \$3.5M in Seed Round funding.

310M Jop Tokens "JOPT" are issued. 20% are locked in reserve, when 40% will be sold during the sale.

Seed round of \$3.5M has been successfully raised among private investment fund owners, angel investors and founders. 1.5M\$ were invested by both Founders

9.1 Token Allocation

15% Team

4 years lock-up,
25% after 6mo, 25% after 24mo,
25% after 36mo, 25% after 48mo

12% Advisors, early supporters, bounty

24mo vesting

20% Reserve

40% Token sale

Holding bonuses 5% / 6mo for 2yr

13% Acquisition Incentive

9.2 Token Sale Overview

To participate in the Token Sale, prospective purchasers will need to visit jop.me/ico where they will be required to register for the book building portal. Once successfully registered, buyers will be able to purchase Jop tokens using Ethereum or Bitcoin. Token buyers will be purchasing Jop Tokens to be used within the Jop platform, as mentioned above. Users must list an ERC-20 compatible wallet such as My Ethereum Wallet in order to receive their Jop Tokens, which will be distributed after the end of the sale. Users may also be required to provide additional information and documentation to verify their identity as part of Jop Blockchain's KYC process. Jop Blockchain reserves the right to reject a potential Jop Token purchaser.

To redeem ICO funds, the signature of a minimum of 2 funders is required. The server used for the ICO holds no private or public keys.

The Jop Token Private sale will end July 18th. Pre-Sale will start July 19th 2018 9:00PM SGT and will conclude on August 20th, 2018 5AM SGT (the “Closing Date”); Public-Sale will start August 21th, 2018 9:00PM SGT and will conclude on September 20th, 2018 5:00AM SGT (the “Closing Date”) or (ii) until the amount of contributions received reaches \$27 million USD provided that Jop Blockchain may extend the Closing Date, in its sole discretion, up to 3 times with each extension being 30 days (the “Token Sale End Date”). If on the Closing Date or on the last occasion that Jop Blockchain extends the Closing Date (as the case may be), Jop Blockchain has not received a minimum of \$4 million USD in contributions, this will result in contributions being returned to contributors.



9.3 Token Sale Structure

Name	JOPT
Cap	\$27M
Currency Accepted	Bitcoin & Ethereum
Technology	pre-generated BIP32 Wallet
Token Platform	Ethereum ERC20 contract
Round 0 – Seed Investments	\$3,5M USD CLOSED
Round 1: Private Sale – June 20th, 2018	Price: 0.15 USD per JOPT CAP: \$3M USD Token quantity: 11.1% Open only to Premium Investors (invited by founders, advisors, or partners)
Round 2 – Pre-Sale – July 10th, 2018	Price: 0.20 USD per JOPT – 20% + 10% Token Bonus CAP: \$8M USD Max Quantity: 29.6% Invitation based round
Round 3 – Public Sale – July 25th, 2018	Price: 0.25 USD per JOPT Min quantity: 59.3% Open to everyone
Restrictions	United States of America(Except accredited buyers), People's Republic of China(except for Hong Kong, Macau, and Taiwan), South Korea, Cuba, Iran, North Korea, Syria, Crimea Region

9.4 Token Sale Procedure and Allocation

Token sale is structured in 3 rounds:

	Cap	Token Unit Price	# of Tokens	Bonus	Max Dilution (Sales Incentive)
Round 1	\$3M	0.15 USD	20M	14,285,714	6.06%
Round 2	\$8M	0.20 USD	40M	5,714,286	-
Round 3	\$16M	0.25 USD	64M	-	-

- In Round 1, Jop tokens will be offered in a private, invitation only pre-sale restricted to a select group of financial and crypto professionals and sponsored guests, with 40% discount and additional bonus related to the success of Round 2 up to 25%. This mechanism aims to incentivize first participants who want to grow the network of participants.
- In Round 2, Jop tokens will be available to participants, on an invitation basis, with a discount of 20% and additional bonus related to the success of Round 3 up to 10%.
- In Round 3, Jop Tokens will be available to all participants. Please refer to the terms and conditions of the sale for restrictions.

	Value	Token Discount	Max Bonus (Round Success)	Round completion	Total Discount
Round 1	11.1%	40.0%	25.0%	-	65.0%
Round 2	29.6%	20.0%	10.0%	100.0%	30.0%
Round 3	59.3%	0.0%	0.0%	100.0%	-

- Round 1 Bonus will be distributed proportionally to round 2 fulfillment if and after fulfillment of 50%.
- Round 2 Bonus will be distributed proportionally to round 3 fulfillment if and after fulfillment of 50%.

Above chart shows maximum bonuses. Max dilution for sales incentive is 6.06%.

Soft Cap : \$4 million USD must be received by the Token Sale End Date (the “Minimum Raise”), or all funds raised will be returned to participants (less any applicable transaction costs).

Total token sold in ICO : 124M JOPT

Total Bonus for ICO : 20M JOPT

Total token issued : 310M JOPT

As a transparent mechanism to maintain the Token Reserve relative to the overall supply of JOPT, Jop will burn 20% of JOPT accrued as revenue from the Token Shop. The supply of JOPT will decrease over time, increasing the demand for JOPT will proportionately. JOPT will be subdivisible and fees will be adjusted to always reflect the balanced equilibrium supply of JOPT.

9.5 Holding bonuses

5% of the initial issuance will be issued every six months over a two year period (20% in total). Each time, the tokens will be distributed to JOPT holders who have not sold any JOPT held at the address where they initially received the tokens. Tokens will be prorated between JOPT holders who have respected this rule. This feature is meant as an incentive for participants in the initial JOPT token sale to hold their tokens for at least two years. No further token issuance will be done.

10. Use of Proceeds

Funding raised through the sale will be mainly used to accelerate the growth of the Jop network and develop the decentralized platform.

 40%

Platform

Jop will develop and integrate smart contracts, token payments, voting systems, and perpetually optimize the platform infrastructure.

 40%

User Acquisition

Upon entering each new market, Jop will run comprehensive user acquisition campaigns to ignite liquidity.

 15%

Operations

Jop will develop necessary operations teams and resources to tailor the platform experience to the unique conditions of new markets.

 5%

Security and Legal

Jop will be regularly audited to ensure operations confirm to evolving regulations of every active market

11. Risks to Participating in the Token Sale

Although there are many reasons to be optimistic about the prospects of Jop Blockchain, participants in the Token Sale should keep in mind potential risks of participation. Those risks are set forth in the Token Sale Terms & Conditions

12. Jop Brainpower

We are changing the way people work together.

Made by amazing people



Canel Frichtet *Co-Founder*

After graduating from business school with honors, Canel launched her first company, an extreme sports brand. In 2000, at age 23, Canel participated in one of the first web success stories in Europe, as an early team member with the email platform, Caramail. Canel then went on to become COO and partner of Winamax, Europe's leading online poker company. In London, Canel grew Winamax from the ground-up to later become a \$450M company in 2014 (1M active users & +20%EBITDA). Canel has received multiple awards including "Marketing Personality of the Year" in 2011 and "40 people under 40 Who Will Make the Tomorrow's Economy".



Sebastian Lombardo *Co-Founder*

After years of working as a systems engineer at Apple Computer in the early 1990's and then as an investment banker until 2000, Sebastian has become a serial entrepreneur of the digital age. He has raised over \$350M and sold four tech companies to date. He is currently Chairman of the Board and CEO of Valtech, a publicly traded company in the French Euronext stock exchange that he purchased in 2010 and took private in 2017. Sebastian turned the company around from bankruptcy to become one of the world's leading digital transformation agencies. Market capitalization grew 8 x from \$50 M to \$400M in four years until the company was taken private in March 2017. There are currently 2,200 employees in 36 offices around the world.



Jeremy Piednoël *CTO*

A mobile development wizard, Jeremy has built numerous iOS and Android apps, including Menlook and BazarChic. In 2015, BazarChic generated \$55M in revenue, while Jeremy served as its Mobile CTO. A long-time blockchain expert, Jeremy wrote his university thesis, in 2008, on the significance and potential of encryption. He is a crypto trader and has mined Ethereum and blockchain currencies since 2016. Jeremy recently developed a system that recycles heat produced by solar-powered CPUs to create a fully eco-efficient mining space. Jeremy is supported by an exceptional team of 15 blockchain developers at Valtech Blockchain UK, who have built blockchain systems for Rolls-Royce and Toyota.



Harry Pearce *Product Strategist*

Specializing in product strategy and user acquisition, Harry has supported the growth of global financial and technology companies, including Morgan Stanley and TomTom. As an early team member at Bvddy, he helped launch the world's largest sports matching platform. Since 2016, Harry has fueled the perpetual growth of Jop, managing user acquisition of customers and Joppers. After interviewing hundreds of beta test users, Harry has optimized the platform infrastructure to best serve all users. As a blockchain enthusiast, Harry is convinced that decentralization is the key to empower users today and adapt to their needs tomorrow.



Rune Degett *Creative Director*

Rune was the Creative Director at Ogilvy & Mather in NYC, one of the leading creative agencies in the world. Rune developed the extremely successful global digital campaign “Taste the feeling” for Coca-Cola. He is an experienced Hybrid Creative Director with an entrepreneurial mindset, having started and sold his own Danish creative agency that managed large international accounts.



Michelle Dong *VP Marketing*

Michelle was the former Head of Marketing and first employee at StyleSeat, the leading online marketplace serving beauty and wellness professionals with +\$39M of funding. Michelle has extensive operational experience in online marketplace building, mobile marketing, acquisition and user engagement. She previously helped to grow StyleSeat’s user base to 4M and processed over \$2B through the platform.



Nikita Wallin *Business Operations Manager*



Xi Zhang *UX-UI Designer*



Charlene Pascal *Customer Service Manager*



Rob Macchia *Customer Service Representative*



Chuliang Yang *Android Developer*



Christopher Brookes *Developer*



Asiel Gil *Developer*



Eric Lifszyc *Developer*



Ignacio Larralde *Developer*



Federico Orlandau *Developer*



Hugo Damian Pastor *Developer*



Cristian Buffa *Developer*

Seed Investors

Jop has successfully raised \$3.5M in Seed Round funding.

Leading Investors in seed round include both founders Sebastian Lombardo and Canel Frichtet as well as



Philippe Oddo

General Partner, owner

ODDO BHF is a 160-year old independent Franco-German financial services group and one of the leading European Asset Management institutions with more than 100 billion euros in assets under management.



Didier Le Menestrel

Founder & Chairman

La Financiere de l'Echiquier is one of the foremost independent asset management companies in Europe with 3200 partners and 11 billions € Assets Under Management. Didier is an enthusiast investor in the crypto-economy ecosystem and has lately invested in Telegramm ICO.

Advisors Coming Soon...



13. Conclusion

Jop - any service on demand
Sponsored ·

An app for handyman, another for beauty service, tutoring, cleaning... ? The new Jop app let you book any 5-star service provider to your doorstep - no middleman - lean prices.

Jop is all you need

Install Now

Jop is all you need!

Jop exists to efficiently connect people who can help each other. Each connection generates utility when one person receives a needed service, and the other receives needed income. The more connections people make through Jop, the more they can do with their lives. Blockchain technology has made it possible for Jop to eliminate centralized fees and maximize the incentive for people to connect and help one another.

In this whitepaper, we have extensively detailed the functions of decentralized features because we have spoken with 1000s of Joppers and customers, and we understand what users need in the platform. Every system is designed with the users in mind, and inspired by our experience managing operations for thousands of bookings.

The potential of blockchain technology is great, but currently no blockchain can support fully decentralized global systems. Jop is integrating a combination of smart contracts on the Ethereum Blockchain and a quorum voting system on a native Ethereum sidechain to gradually decentralize the platform. While promoting payment in JOPT with 0% fees, Jop is also maintaining the option for users to pay with fiat currency, so they can adjust to JOPT payments at their own pace.

Jop is evolving into the decentralized platform to support better connections between users today, who are building network that will improve more lives tomorrow.

14. Legal Disclaimer

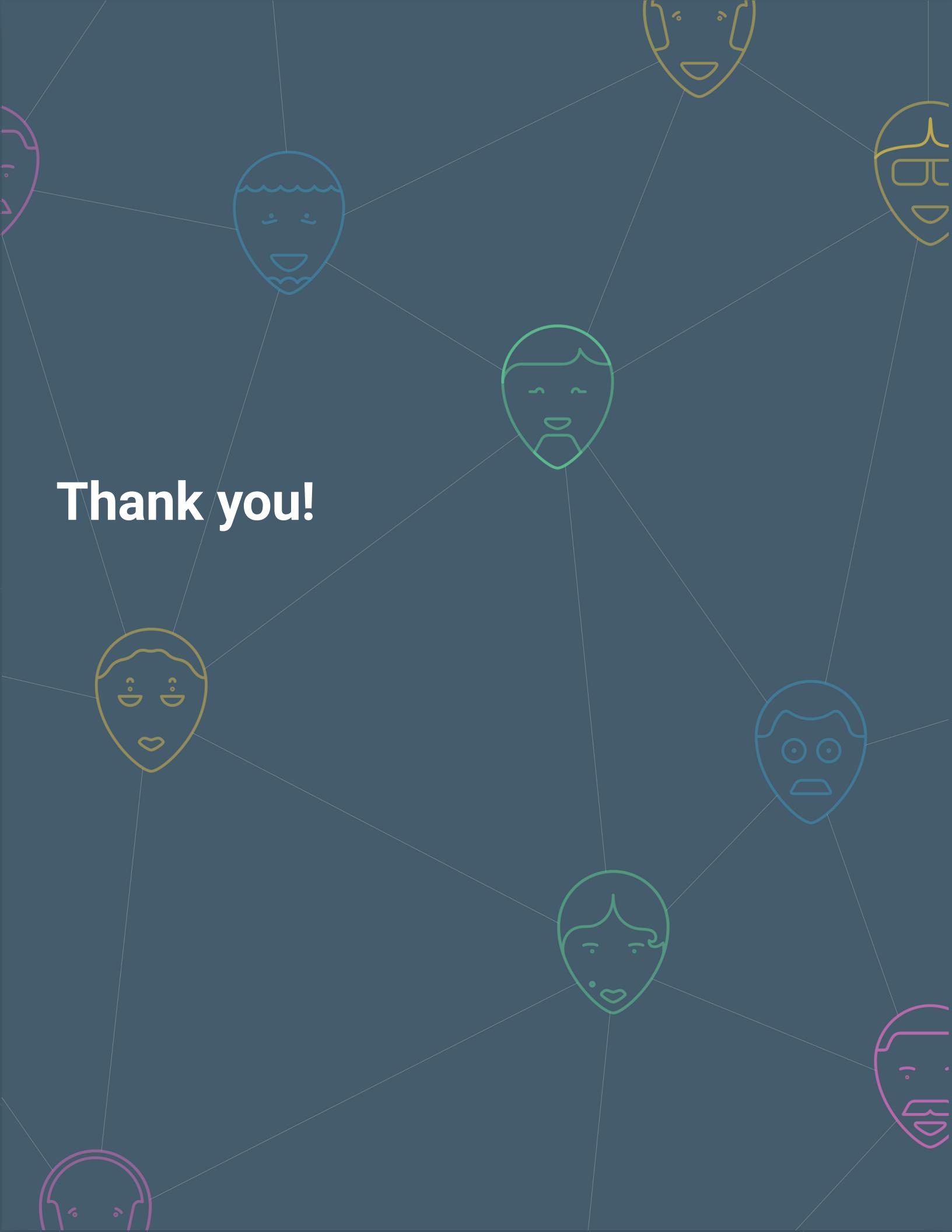
These projections are forward-looking, are subject to significant business, economic, regulatory and competitive uncertainties and contingencies, many of which are beyond the control of Jop Blockchain and its management, and are based upon assumptions with respect to future decisions, which are subject to change. Actual results will vary and those variations may be material. For discussion of some of the important factors that could cause these variations, please consult Section “Risks to Participating in the Token Sale” of this whitepaper and in particular, the Token Sale terms and conditions. Nothing in this whitepaper should be regarded as a representation by any person that these objectives will be achieved and Jop Blockchain undertakes no duty to update its objectives as circumstances change. THIS WHITEPAPER SETS FORTH A DESCRIPTION OF THE PLANNED Jop PLATFORM AND THE USE OF JOPT. THIS IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A BINDING LEGAL AGREEMENT. THIS WHITEPAPER IS NOT AN OFFERING DOCUMENT OR PROSPECTUS, AND IS NOT INTENDED TO PROVIDE THE BASIS OF ANY INVESTMENT DECISION OR CONTRACT.

15. Company info

Jop Blockchain is located in Singapore. Please contact us at admin@jop.io

Source Material

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A network graph consisting of nine stylized human faces, each with a unique color and expression, connected by a web of thin gray lines. The faces are arranged in a roughly circular pattern. Starting from the top right and moving clockwise, the colors of the faces are: yellow, pink, light blue, teal, green, light blue, yellow, pink, and purple. The expressions range from smiling to neutral to surprised.

Thank you!