

Application for Factom M3 Authority Node Operator



AGORA
BLOCKCHAIN SOLUTIONS

Table of Contents

Agora Blockchain Solutions	4
Mission	4
Overview	4
Goals	4
Early Stage Entrepreneurship	4
Definition of Qualified Blockchain Projects	5
Legal Status	5
Team	7
Guillaume Evrat	7
Mathieu Floch	9
Joshua Schwager	10
Factom Commitment	11
Development Guidelines	11
Committee Participation	11
Marketing Commitment	11
Advisory Services	12
Technical Aspects	13
Servers Spec and Setup	13
Server Watch Task	15
Daily Routine and Network Monitoring	15
Monitoring of Docker	16
Push an Update	16
Connection Down	17
Server Damage Recovery	17
Server Access	17
Initial Blockchain Project	19
Vertical Driven Gig Economies	19
Problem	19
Solution	20
White Label Opportunities	20
Factom Community Development Ecosystem	21
Initial Vertical Partner	21
Craftsmen and the Digital World	21
The problem of client companies	23

A three-word solution: Versatility, Responsiveness, and Organization	24
Clients	26
Customer segmentation	27
Small structures	27
Average structures	27
Intermediate & large size structure	28
The condominium unions	28
Professional segmentation	29
Development Road Map	30
Post Project Split	30
Financials	31
Planning and Volatility	31
Factom Efficiency Commitments	32
Taxes	32
Priority Funding	32
Pool-Based Funds	33
Funding Distribution	33
Founder Earning Statements	34
Dynamic Development and Product Deployment	34

Agora Blockchain Solutions

Mission

Advance the adoption of blockchain technology by creating resolutions to conflicts of trust in legal, labor, and sales using the Factom protocol.

Overview

Agora Blockchain Solutions is an early-stage, entrepreneurial, for-profit company registered in France seeking to establish solutions for trust-related issues in emerging and existing markets. The company is founded by three people experienced in finance and technology who were all early adopters of both Factom and blockchain technology.

The team at Agora is looking to establish solutions that provide tools to parties within a partners vertical to rapidly expand their use of the blockchain. The first solution developed by Agora will addresses the emerging gig economy integrating qualified participants directly into the management and CRM solutions of companies in associated verticals.

Apon approval as a Factom Authority Node Operators, Agora will incorporate education, marketing, and advisory into their scope expanding the reach of the Factom protocol. Agora Blockchain Solutions exclusively builds solutions that utilize the Factom protocol and are dedicated to broadening the scope in which the general public interacts and derives values from the protocol.

Goals

- Establish multiple solutions that advance the widespread adoption of the Factom protocol
- Work within our network to develop solutions that meet the needs of enterprises and consumers
- Remain thoroughly compliant with rapidly changing regulative decisions
- Add value to the governance and promotion of the Factom protocol

Early Stage Entrepreneurship

Agora Blockchain Solutions goal is to expand the application scope of the Factom protocol to as many people, enterprises, and governmental bodies as possible. Agora Blockchain Solutions takes responsibility of a company through the launch and early growth phases of their solutions

- transferring full ownership of intellectual property and assets related to any established

solution to new management and entities. Agora Blockchain Solutions will continue to have minority ownership and governing authority of the solutions past the growth and maturity phases. For the expansion of the protocol, Agora Blockchain Solutions is purely focused on developing solutions and raising the capital required to transfer their creations to the hands of qualified parties.

Definition of Qualified Blockchain Projects

- Any project that uses an intermediary to hold multiple parties accountable for their products, services, and payment
- Any project in which the breach of trust has shown signs of stifling an emerging market
- Any project that adds value to the Factom protocol specifically related to legal, financing, and labor
- Any project that heavily relies on data integrity and individual data ownership to transfer value between parties or systems

Legal Status

Agora blockchain solution will be legally established in France. Their offices will be located in Paris.

France is a strategic choice, whether in legal, economic or financial terms. First, the government has included blockchain technology in its digital innovation strategy. French legislation on blockchain projects is a strength as the legislator wishes to accompany, and facilitate project growth. With this in mind, the legislator is currently considering a special status for companies pursuing the provision of crypto asset services. This type of status is perfectly in line with Agora Blockchain Solutions, which should benefit from the support of French legislation once established.

By locating offices in the French capital, Paris will be able to support Agora on a pivot point in Europe, but also an international influence notably in China, and Africa. France, whose language is French, will enable access to the African, North American (Canada), Swiss and Belgian markets very quickly.

Agora blockchain SAS solution

The société par actions simplifiée (SAS) is a French legal structure for start-ups and profit-making innovation and technology projects.

The SAS is one of the flagship schemes of the French government which aims to offer entrepreneurs a structure that combines flexibility of operation with greater freedom of the partners (no minimum number of partners for example). All operating rules can be written directly into the company's statutes, and thus allow better operational management of Agora Blockchain Solutions. There exists a legal obligation to appoint a chairman, who will represent

the company before French law. The Chairman, in his capacity as the company's legal representative, is vested with the broadest powers to bind and represent the company vis-à-vis third parties.

The SAS is considered a legal person - it has an existence independent of its founders and ensures the personal assets of the partners are protected.

In terms of taxation, Agora is subject to corporation tax: it will be taxed on its net profits:

- The tax rate is 15% on the first €38,120 of profit
- Then 33.33% on the remaining profits over €38,120
- Dividends paid to partners will be subject to income tax after an exceptional 40% allowance. It should also be noted that the SAS status is affiliated to the general social security system, which provides social protection for the chairman and the partners.
- The structure will be responsible for server maintenance, collecting Factom tokens, and using revenues to promote the Factom protocol.

The SAS management committee will be organised as follows:

- Guillaume as 'Chairman'
- Mathieu Floch as Directeur General 'Managing Director'
- Joshua Schwager as Directeur General Adjoint 'Deputy Managing Director'
- The partners will share the same number of shares in the company.

Team



Guillaume Evrat

(Discord : @guigs: Authority node experience)

Location: Paris, France

French Engineer, Financial Engineering Degree from [ECE Paris](#)

Blockchain developer & IT Security/Architect - [Linkedin](#)

Experiences:

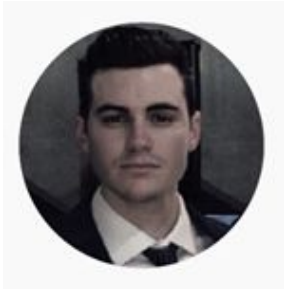
- Currently working at BNP PARIBAS in the blockchain department. He is helping integrate blockchain technologies inside the group through deployment of the nodes. This covers security aspects, architectural deployment, and monitoring of the nodes. Part of the R3 consortium, he is mainly working on Corda DLT and Ethereum blockchain.
- Spent four months at Engie Lab Research (French energy provider) to work on blockchain technologies. Created projects on Ethereum and deployed nodes using Parity for private network. Also worked on IOTA technology to use IOT, managed deployment of nodes, and used the IOTA network on raspberry.
- Spent six months in consulting company working on blockchain technologies. Used Colored Coins, Ethereum, and NXT to create assets on the blockchain and exchange them.
- Created BOT to analyse bitcoin markets on different exchanges and made arbitrage strategies.
- Spent one year in corporate and bank as IT developer

French engineer with programming skills (.NET, Javascript, Solidity), blockchain skills (cryptography, P2P network, security...) and server administration for node deployment. He has been interested in blockchain technologies since 2015 and tries to involve himself in the community as much as possible. Guillaume launched his company to provide blockchain services for enterprises. He also built a mining rig on Ethereum and deployed Ethereum nodes for developmental purposes on his servers. Also began use with the Grin network (Mimblewimble protocol) and mined on the testnet.

Participates regularly in Blockchain related events ([La Maison du Bitcoin](#), Edcon, Breaking bitcoin, Building on Bitcoin). He also attends blockchain Hackathons regularly. His last event was in Lisboa called Chainhack where he won second prize building a Google Chrome add-on to automate lighting payment on bitcoin.

Finally, he recently got incorporated in the Factom community helping HashnStore (current Authority node) with their setup. Guillaume was asked to handle the monitoring of their system/servers. With the addition of his blockchain expertise, he also facilitated setting up the nodes and docker. That is where Guillaume learned and fully began to understand the Factom technology; he understood the benefit of the technology and it motivated him to start a company running an Authority node and built on Factom. His past experience on Factom qualifies him as the best person to handle the setup and monitoring of a new Authority node.

Guillaume will serve as the Chairman of Agora Blockchain Solutions and product owner of the initial gig economy product. His extensive technical background and use of the Factom protocol makes him the primary candidate for ensuring that the designs set forth by Agora Blockchain Solutions are implemented.



Mathieu Floch

(Discord : @Crypto_Mqth ; Entrepreneur & Financial Analyst)

Location : Paris, France & Montpellier, France.

Master degree in Financial Engineering, Montpellier Business School

Triple bachelor in Business administration from Melbourne, France IAE, and France Montpellier Business School. - [LinkedIn](#)

Experiences:

- Currently working at Sidy as CEO. He created this French startup in order to connect business to business markets. As an entrepreneur and innovator, Mathieu is always looking to solve real world problems and create value from each case. Before this, he found success implementing projects in food tech, and services companies.
- Prior to working full time on Sidy, he spent 4 years as a head of finance at BNPPARIBAS specifically working as a Financial Analyst in regulatory and financial reporting. In this experience, he strongly reinforced his knowledge about French and international regulation. He has also been directly in contact with the “Banque de France” and “Banque Centrale Europeans” for subjects related to bank reporting and BNP PARIBAS. During his stay, he assisted in the audit of each of the Big 4 members (Pwc, Deloitte, EY & KPMG).
- Floch spent one and a half years in Miami, Florida for the BNPPARIBAS in wealth management as junior Financial Analyst. There he built up his knowledge in finance and business analysis.

Mathieu considers himself an innovator and a digital entrepreneur that aims to connect real life needs with digital offerings. He was introduced four years ago to the blockchain ecosystem, and since then, has found that he could never stop reading, searching, and accumulating knowledge related to the technology.

He initially discovered the Factom Foundation two years ago. Moreover his time stimulated his participation in blockchain related events such as [La Maison du Bitcoin](#), Edcon, Breaking Bitcoin, and Building on Bitcoin locally.

Mathieu works as the Managing Director of Agora Blockchain Solutions. His role is to ensure that the product is fully capable of integrating with their partners, clients, and future users. His extensive work in finance and business analysis makes him the ideal candidate for overseeing the company's long-term performance. He will work full-time in combination with Sidy, the gig economy products initial partner and vertical where he is currently serving as the CEO.



Joshua Schwager

(Discord : @Schwager; Business Strategist)

Location: North Carolina, United States of America - [Linkedin](#)

Degree in Management Information Systems from East Carolina University

Experiences:

- Currently works as a strategist (largely in PR) for an undisclosed investment bank specializing in early stage blockchain companies. His portfolio of projects, in which his team has helped advise, currently accounts for 1.7B in market cap as of 7/20/18. Due to active legal agreements, he is not allowed to disclose the investment bank or active projects.
- Currently works as an Executive Advisor and Blockchain Advocate for China Blockchain Partners (CBP). His role is to leverage his network and working experience to help companies network with government bodies, companies, and potential employees from other regions. Currently CBP is tied to the [Safe Haven](#) and [MustangChain](#) ICOs both currently using the VeChainThor Blockchain.
- Currently works with a team of individuals approved as Authority Nodes on the strategy to market upcoming events related to the Factom protocol. He has applied to be part of the Marketing Committee.
- Prior to his current career path, he spent four years working on a full-stack development team for East Carolina University. The team was responsible for overseeing the student portal accounting for over 200 in-house applications and various third-party integrations.

Joshua is serving as the Deputy Managing Director - offering a wide range of experiences within early stage companies and software development that are vital in establishing solutions with multiple verticals, partners, and revenue streams.

Joshua found the Factom Foundation more than a year and a half ago in which he originally discussed creating businesses oriented around selling second-hand luxury watches and automobiles using DLT technology with the current members of Agora Blockchain Solutions.

He will largely work as a strategist and advisor for Agora Blockchain Solutions making the projects fully functioning from the top down. He will also be leveraging his network and resources to ensure that any product built under the company finds traction and market synergy.

Factom Commitment

By pledging ourselves to be members of the Factom Authority Node program we take up the cause to thoroughly expand the use of the protocol, providing tools and services that create real impact for businesses and consumers. Our pledge to the Factom community consists of development, governance/committee participation, marketing, and advisory.

Development Guidelines

Our commitment is to utilize the Factom protocol in real world solutions, and when properly applicable, create open source tools which other community members can use to build their own Factom-based solutions. Outside the original implementation of Sidys PoC model, all development work will be utilizing Factom and integrating a “Go-Mobile” strategy ensuring that every product that Agora Blockchain Solutions builds through Factom is mobile-driven in design.

Agora Blockchain Solutions is also seeking to develop applications and tools that have a direct impact for the protocol. Our initial example is a gig economy. We will create a Factom section of our website in which we will open up to other Authority Nodes and developers to create the modules they see necessary. This section will allow Factom Authority Nodes, and companies using the Factom protocol, to easily find graphics designers, developers, legal advice, testers, and anything else that they request. The gig economy will be free of charge outside of services rendered (all EC and platform fees are covered by Agora Blockchain Solutions). By making portions of this marketplace open-source, Factom community members can help establish functionality such as bug bounties, social marketing campaigns, third-party ad tracking, and other services through the gig economy platform.

Committee Participation

Team members of Agora Blockchain Solutions commit to being part of the governance and committee discussions. Joshua Schwager, our Deputy Managing Director will be the communication point of Agora Blockchain Solutions and will leverage the voicings of Guillaume Evrat and Mathieu Floch as needed, given the native language barrier. Joshua Schwager has also applied to be part of the Marketing Committee and is working with a team of Authority Nodes to work on the PR and Marketing strategy of the Factom protocol moving forward.

Marketing Commitment

In every solution built by Agora Blockchain Solutions, there will be an education and marketing piece to expand the protocol. One example is creating a “Why Factom” section on their websites to educate users why Factom is utilized for this solution and the power it can offer in other solutions. Another example is using the Factom protocol logo in the footer along with the phrase “powered by” to always showcase the Factom logo on any page developed by Agora Blockchain

Solutions. This phrase will also be included in any marketing effort they make through adsense, targeted-email, podcast, speaking opportunity, or otherwise that Agora Blockchain Solutions participates in.

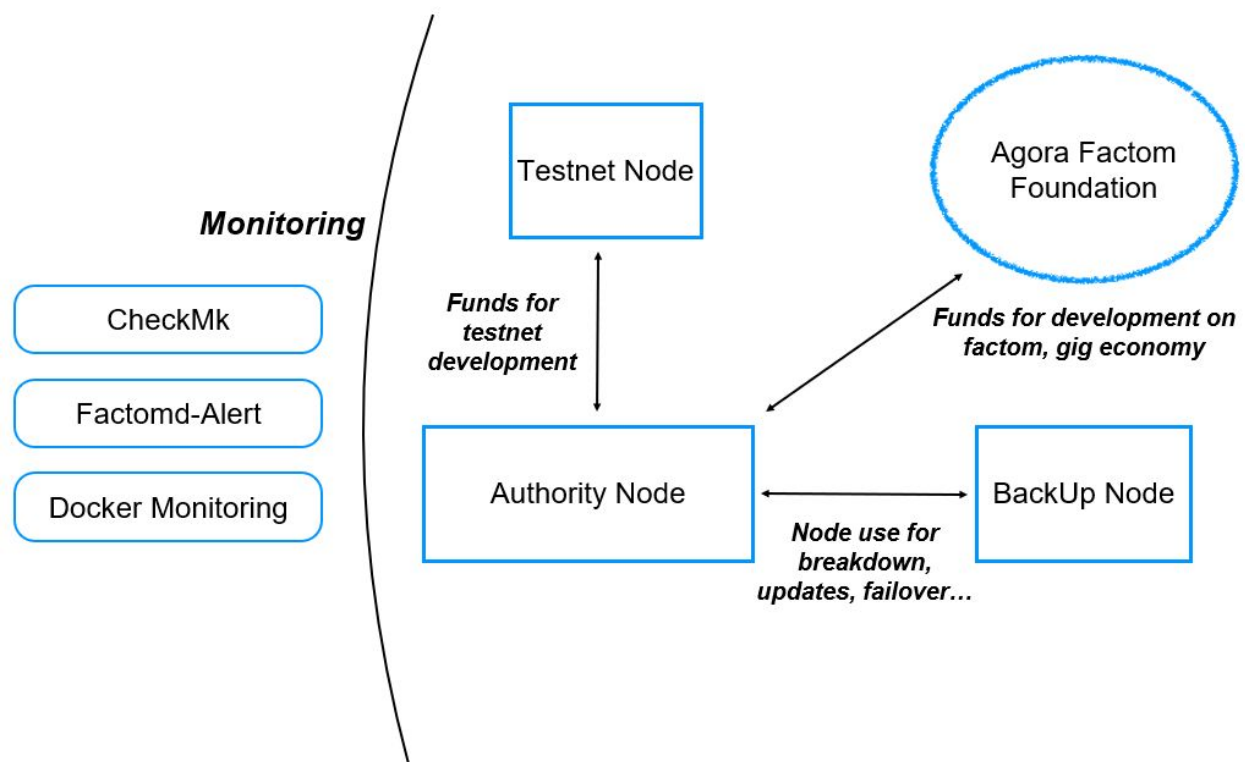
Advisory Services

As accepted members of the Factom Authority Node Program, the co-founding members also agree to help advise projects that are utilizing the Factom protocol. The founding team has extensive technical, financial, PR and marketing experience.

Technical Aspects

Servers Spec and Setup

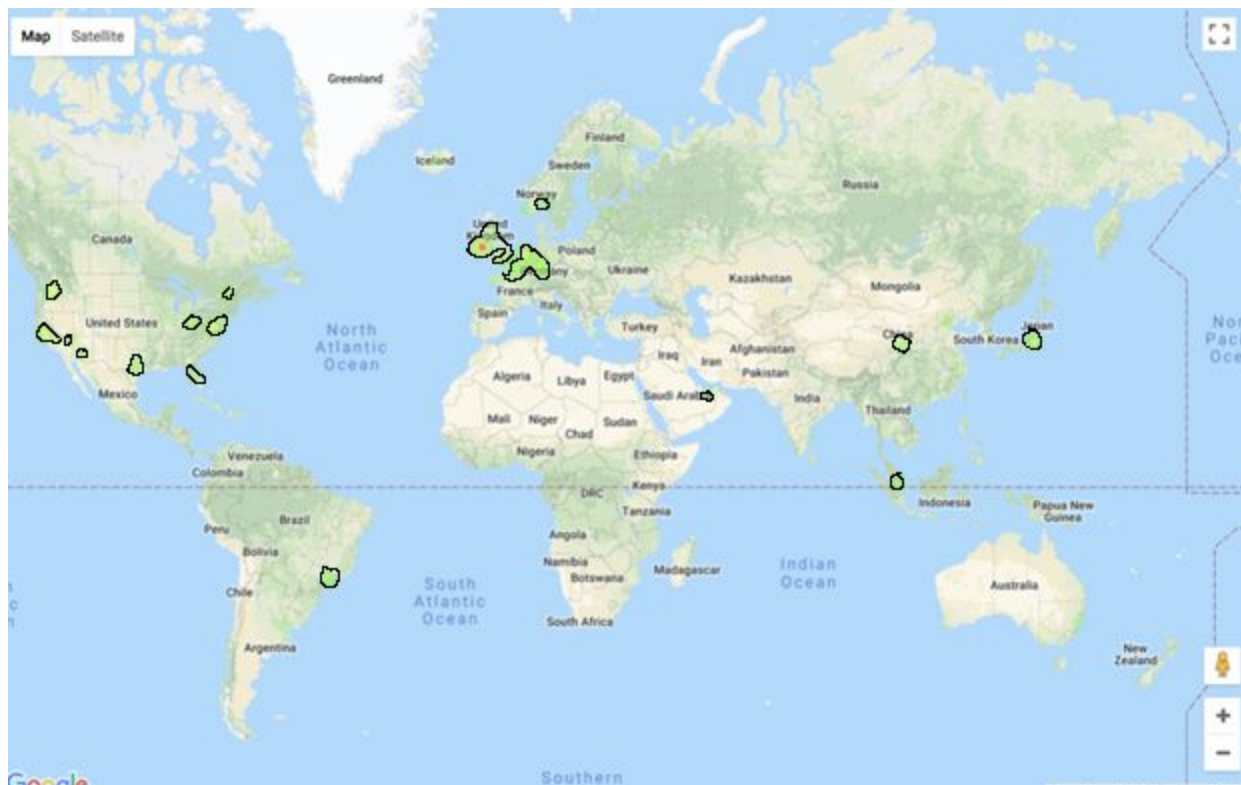
The below explanation has the assumption that two Authority Nodes will be granted upon M3 election. To obtain optimal results, best performance, uptime for deployment and maintenance of the nodes, Agora will abide by the following diagram which represents one node in which we will duplicate the process for the second sharing the same testnet node.



Based on prior experiences, both within the professional field and managing Factom servers, it is believed that hosting servers internally is not suitable for this kind of project. Cloud-server providers have the best performance in regard to server uptime and stability. These providers have a professional relationship with internet service providers that Agora Blockchain Solutions presently lacks. To offset any third-party risks, Agora will be running four different servers for mainet with two different hosting companies and one server for testnet. Providers-based choices will be detailed by two criteria: decentralization and professionalism. As such, base servers will be hosted in Switzerland.

The photo below shows the current Authority node distribution. To achieve greater decentralization, it is believed that Switzerland is an advantageous selection to host the Authority Node. Switzerland has long been recognized as a haven. It is not a member of the EU and remains neutral in times of conflict. Additionally, it is incredibly crypto friendly. Given the unstable conditions of how future regulation will handle blockchain-related business, Agora angles to home base servers in a country where regulation already approves of blockchain business and allows certain privacy to those in the industry. Several hosting providers have already been selected within Switzerland.

The nodes will consist of three different types: authority, backup, and test.



The present three-server structure will be utilized until expansion is required. Two servers will be utilized as main servers, hosting the Authority node. One server will host the main Authority node. A second server will be setup as a mainnet backup function. A Factom node will constantly run on this server and will remain prepared for a Brain-Transfer from the main server. The remaining server will be there to support Factom testnet: to maintain uptime on the network and provide new users/projects their best experience with the testnet network. The server will have the following specifications:

Nature	Authority node	Backup Server	Testnet Server
RAM	16Gb	16Gb	8Gb
CPU	8 vCores 3.1 GHz	8 vCores 3.1 GHz	4 vCores 3.1 GHz
Memory	200Gb SSD RAID 10	200Gb SSD RAID 10	200Gb SSD RAID 10
Bandwidth	1000 Mbit/s Fiber	1000 Mbit/s Fiber	100 Mbit/s Fiber
Type of Connection	Professional	Professional	Professional
Hosted	Dedicated server	Dedicated server	VPS

Server Watch Task

Guillaume Evrat will handle the system administration of Agora and its servers. He comes from a background of maintaining nodes for mining in different cryptocurrencies: Ethereum, Grin, Bitcoin, and Factom. His involvement and knowledge in the whole crypto space as a very early adopter is deemed precious by the whole team.

As previously mentioned, he has recently handled the setup and monitoring of HashnStore which is one of the current Authority Server. He also handled the setup of the Factom Authority Nodes and docker setup. Through these tasks, he has become well engrained in Factom and is the best person within Agora to handle the setup and monitoring of the Factom node. Guillaume Evrat will reduce his current work at BNP to handle the server task with the purpose of quitting his job to work full time on the Factom protocol and building the gig economy.

Daily Routine and Network Monitoring

We will use CheckMk as the monitoring and alerting solution. It offers an easy to deploy yet elegant interface. Signals to be monitored are:

- Host resources (processor load, disk usage, network usage, system logs, CPU temperature, and every signal we deem necessary)
- Application uptime

Agora has a background using this software and has received feedback from others nodes that will allows for adaptation to the threshold for alert notifications to be instant when necessary.

Furthermore, both the main server and the backup server will be subject to thirty-second ping tests from CheckMk to test their reactivity. Finally,a bash script will be created to redeploy nodes and monitoring servers in case of failure. This will result in the optimal uptime for the nodes.

Agora will also use voice alerts to be called whenever one or more nodes are down. The planned system will be similar to the following: <https://github.com/Factoshi/Factomd-alert>. This project was deployed in the first batch of election for Authority servers and is a great tool for monitoring.

Our two third party monitoring softwares will be located in different servers. These steps are taken to ensure we receive alerts in nearly any situation. There could be some failure from the hosting providers but with two different monitoring solutions at two different hosting providers, the chance of missing alerts is close to zero.

Monitoring of Docker

Moreover, Agora's monitoring structure will include not only monitor servers but also docker containers. Even if we are alerted when a filesystem is down (docker are considered as filesystem) on CheckMk we will set up a software that's function is to only to monitor docker containers.

We will also setup an instance of <https://portainer.io> on a server, this software allow us to have fancy UI to monitor our containers, images, swarmld on all of our servers and it also provides alerts. This will add an extra layer of logging, monitoring and security.

Push an Update

To push updates onto servers, Agora pledges to follow the best practices provided by [Factom.com](https://factom.com) and ongoing feedback from current Authority Nodes. Guillaume Evrat has some previous experience with HashnStore and he will apply what he has already made. As explained a bit above, there will exist a running continuously server for backup and updates. Having a continuously, fully-synced node will allow us to push updates quite rapidly. In case of an update, Agora will wait some hours and communicate with others nodes and the foundation if the new version is stable enough to be pushed on all Authority Nodes. If no issues occur, Agora will initiate the process to brain swap from the main node to the node running on the backup server. At this time, the node on backup will be running the latest docker image though the latest update from Factom. The backup server will have the Authority Node identity and will run the Authority Node. There will be a wait for some time to check connectivity and reliability of the new

Authority Node server. In case of failure, Agora can immediately switch back to the main server, running the oldest version of Factom and wait for a more stable update. If the new Authority Node server is stable enough, the old main server will be updated. For this process, the oldest docker images are removed from that node and the new one are downloaded. The process proceeds to a new brain-swap to push the authority identity on back to the main server.

Connection Down

A monitoring server at CheckMk will proceed with TCP request every thirty seconds on each of Agora's active servers. In case of a down connection, an immediately notification is sent via email.

If there is a missed connection breakdown, a program will be set that ping the servers every one minute to see if the connection is up or down. If one of the main servers is down, Agora will act accordingly to Brain-Transfer the Authority Identity from the defective server onto the backup server, to ensure continuous and smooth Authority Server operation.

The main server will be sync again with the network and left running for at least 6 hours as such. If no network issue occurs in the meantime, another Brain-Transfer will be processed, in order to get the Authority Node hosted back onto the main server dedicated to it.

Server Damage Recovery

If one of the main servers is damaged in any way, it will be instantly spotted through ping-check and swapped with the backup server as mentioned above, in the Connection Down paragraph. The server will be reset and the full node reinstalled using docker or a sh script as soon as practicable. If this action results in a failure due to the damage being too severe, the physical server will be replaced by a brand new one. In the meantime, the Authority Node operations will continue to run on the backup server.

Server Access

To ensure the most secure access to the server, Agora will set up only ssh connection to the server. This will set up only access to authorized people. We will also set up 2FA to connect to the hosting provider platforms.

There will also be an established firewall to manage access to the server. Rather than using the firewall offered by hosting providers, Agora will use a software called "uncomplicated firewall" also called "ufw".

It has been decided that this will be fully autonomous from the hosting provider platform. Additionally, there will be a bash script created to automate the launch of firewall with specific rules in case of relaunch. In TCP/UDP connection Agora will only allow access to the port useful

by the nodes. This will automatically block IPs that may be spamming the network. Finally, for such firewall to function, there will exist a need to modify docker config files.

Initial Blockchain Project

Vertical Driven Gig Economies

The first solution that Agora Blockchain Solutions will tackle is within the emerging gig economy marketplace. Many people are aware of the success Fiverr, AngiesList, Thumbtack, UpWork, and other platforms are having by creating open marketplaces for people to request and offer products and services online.

Gig Economy marketplaces and their extended parties of contractors, traditional service enterprises, and general contractors all face similar issues within the marketplace and can be jointly resolved through a centralized blockchain marketplace using the decentralized Factom Protocol.

Problem

Agora sees problems facing several industries that can be leveraged through a singular solution.

Freelancers currently make up [35%](#) of the workforce in America alone. It is estimated that freelancers lose an average of [\\$6,000](#) a year due to payment fraud from clients. With [57.3 million freelancers](#) working freelance in America in 2017, there was roughly \$342B lost in freelance fraud. Freelancers are unable to quickly expand their businesses due to the review and SEO systems that plague marketplaces. Platforms siphon money from users to selectively promote in the search results or inadequately value the reviews of bots and scammers.

Traditional service enterprise represents 60% of the entire French economy and represent probably the most forgotten industry by the digitalisation. As seen with the expansion of Amazon, companies are more intimately connected with their customers and can improve efficiency and efficacy through these new marketplace. The problem is, there is no marketplace for business to business services. In addition, there is a lack of mobile management for this market. This issue plagues the market even in food tech where the most commercial of applications are accessible.

For companies, gig economies have proven to be a reliable source of high-end services. However, it is hard to manage these vendors within the confines of your own management solutions. Managing third-party vendors based on real-time data proves to be a costly human resource need that artisan and third-party experts cannot integrate. The overhead of integrating third-party vendors within in-house solutions is unreliable and produces weak managing datasets resulting in poor service and lead-driven contract marketing. There is no existing

technological solution that easily integrates the needs of those participating in gig economies and the management of those companies employing these workers.

Solution

By creating an open gig economy leveraging blockchain technology, Agora can create an ecosystem that is both open to the public and integratable into the office management and CRM solutions of companies and organizations.

The base product will be similar in fashion to Fiverr.com or a comparable website. It will, at its simplest form, be a way for people both offering and requesting services to utilize tagging, category, pay info, and project information to quickly navigate potential opportunities. This base solution on top of blockchain technology solves several key issues:

- Immutable transaction records allow for easier auditing and remediation in instances of payment fraud. Using a blockchain as an intermediary storage service run on platform smart contracts enables escrow services to prevent malicious parties entering a contract to begin with.
- By leveraging cryptocurrencies such as Bitcoin and Factom, cross-border payments are made much easier.
- Decentralization and immutable proof of service allows for scope creep to be handled via on-site smart contracts that can use final documentation store on Factom as a witnessing component of completion in the means of remediation.
- Decentralization helps overcome problems such as unexplained awarding of projects and unreliable arbitration and dispute resolution that have plagued some of these centralized services.

Companies can extend this service to create vertical driven solutions which integrate directly with their in-house products. Blockchain technology allows for the ability to create data vending that protects both parties from compromised data sets.

By working with vertical partners alongside third-party assurance providers companies can find accredited and insured workers that can tackle their needed gigs. The contracted workers can be required to input any range of data points into the solution as they work on the job that is integrated into the client side software directly without exposure to a larger dataset. Integrating full service gig economies into offices allows for an easy stream of qualified workers that human resources, real estate, banking, development teams and insurers can leverage for added value to existing infrastructures through the creation of immutable datasets.

White Label Opportunities

By creating vertical driven solutions you can easily expand the amount of verticals that a platform can cover or license them out for enterprises to use within their own work

environments. Agora Blockchain Solutions have already been confronted by multiple parties inquiring about leveraging their solution in this capacity after release.

Factom Community Development Ecosystem

By being part of the Authority Node program, Agora Blockchain Solutions will create a Factom vertical on the website that authority nodes can leverage to build additional services and features into the open platform for the sake of their own solutions. The fees associated with any transaction within this vertical would be removed. Professionals such as graphic designers, SEO specialists, developers, animators, lawyers, accountants, etc. can offer their services without being met with fees from the platform in exchange for working on projects within the Factom Ecosystem.

One interesting service that Agora Blockchain Solutions would like to explore with other Authority Nodes is the ability to create a bug bounty service through the platform.

Initial Vertical Partner

Sidy - The platform for business to business services

Sidy™ is among the first startups leveraging technology in "business services". The digital world, although strongly dynamic, has not truly been adopted in all markets yet. As seen in the evolution of startups, some areas adapt technology much quicker such as food tech, hotels, and transportation. Going digital is a great opportunity to find customers, reduce costs, increase human resource management, or even dramatically increase efficiency.

Craftsmen and the Digital World

In a booming digital era, a small sector is resisting to pass the mark. According to an [OpinionWay study in March 2016](#), we can identify important points in the current issues of going digital for the average maintenance company. Craftspeople estimate that, the use of digital tools makes it possible to improve the management of a company (42%), to reach new customers (33%) and / or to retain them (31%) . However, when asked about the importance of these tools in their own business, respondents are 48% to consider them as little to not strategic (against 36% of leaders of other very small businesses).

Current tools unsuitable:

Through the study, 59% of the artisans surveyed consider that current digital innovations have little or no impact on their business (against 45% of leaders of traditional enterprise). Moreover, 30% consider that the supply of digital tools for small businesses is insufficient. All current offers

do not appeal, because many of them copy and paste models from other markets, and of course this non-customized framework is ineffective.

The goal of a craftsman is to differentiate themselves from their competitors, and not to lose their current customers. However, there are a number of important roadblocks in their decision to embark on digital transformation:

- The cost is sometimes high for very little result in the short- and medium-term (such as website, advertising & marketing, referencing, SEO, CRM, etc.)
- The complexity of the tools: Only 41% of artisans are equipped with software for their company. One of the main reasons is the belief that the digital tool is too complex to master. They fear that these novelties will cause them to lose more time than they will win and that technology change too rapidly to stay current.

Difficult communication

Whether it's a very small company, or even an SME, all the artisans and entrepreneurs in the service industry are unanimous in their thought: It is increasingly difficult to manage communication between all stakeholders. From the customer to the employees to the suppliers, business leaders sometimes find themselves overwhelmed with calls, messages, emails and mail. The mobility of these, by their interventions, accentuates this non-availability.

Customer relations

Much more than a real economic stake, the customer relationship has become a fundamental strategic point of all companies. For the most experienced and tech savvy, they have CRM software failing to be exploited to their full potential. However, most of the artisans have no CRM, and have no powerful mobile tool to ensure a customer relationship at the height of their services.

A need for productivity

The service sector, crafts, and construction use heavy tools, difficult to access without prior training, and poorly adapted. At the end of a survey signed Batiweb and Sage, 98% of the 1047 artisans consulted said to be equipped with a mobile phone or computer equipment. 61% of those surveyed consider themselves to be connected and one out of every two craftsmen has a website.

The vast majority of artisans believe that digital is just a website and they are not aware of the opportunities that digital technology can offer them in terms of productivity for their activities. The resulting struggles are obvious, a management of quotes and billing with little or no optimization, a difficult management of accounting, a low presence on social networks, management of employees and their boorish schedule, and customer proximity is almost nonexistent in B2B.

The problem of client companies

Property activities have been deeply shaken by the advent of digital. Yet, customers have adapted perfectly to this new mode of consumption to the point where it is very difficult for a property company to operate without a showcase on the internet.

Human activities are also being digitized, and new uses are appearing day by day. Companies that digitize these sectors seek to make the service more agile and powerful by creating new disruptive social models, particularly with Uber, or Amazon's Mechanical Turk, which promotes self-employment .

Customers in the world of crafts, construction, and maintenance find it difficult to see this digital appeal and to overcome this disparity of information.

Office Management, a luxury for small businesses

Office management is sometimes considered as the backbone of the company because of its transversality and its importance . Indeed, the office manager is currently in the spotlight, he is in some capacity a super-executive assistant who anticipates the needs of the SME or the TPE in terms of HR, budget, communication, administration. It relieves the hierarchical superiors of certain operational occupations, notably in terms of administrative management of the personnel, and general services, of the follow-up of the budgets, the management of the flows of information, etc.

Although under the spotlight, the recruitment of an office manager is very difficult and very expensive, it can be likened to a luxury in some SMEs.

Legal

This is important to understand that all structures are hosting people (employees, clients, or even goods & products), all these structures must apply law from country in safety and health.

Much more than an obligation, non-compliance with safety and health rules is the responsibility of the entrepreneur. Each year, various inspections take place in particular on the control and the safety of the structures, and the equipment of safety of the company, the control of the technical, human and environmental risks .

These interventions sometimes result in a very complex relationship, which becomes the obsession of some entrepreneurs. These reports often involve problems of different trades, and the business manager must contact all of these trades to have a problem solving fast and effective.

A lack of agility and time

Clients of Sidy are all types of companies, such as offices, shops, storage stations, coworking space, head offices, or even restaurants and bakeries.

In each of these situations, the entrepreneur is legally and morally obliged to maintain these spaces both in terms of safety and hygiene, but also with regard to the social partners (Employees, customers, suppliers, service providers, etc.).

The problem is that it is not the job of a company manager to maintain the premises, he has no time to do the repairs and interviews himself, and sometimes he lacks the necessary skills to perform the latter. To do this, it requires multiple providers, which must be managed, contacted and planned.

Whether it is the entrepreneur, or his assistant, the consumption of time for these tasks undeniably leads to a waste of time on other tasks ensuring the lack of sustainability of the company's business.

Management control

Companies seek to master and understand the structural, and management costs of their organization. When a company uses a craftsman or a SOHO / SME service it can take 60-90 days before the charge is recorded and it can be used in reporting tools.

Having a large number of different providers decentralizes and makes the information disparate or even difficult to access.

Quality service at a reasonable price

It is interesting to note that a majority of clients are afraid to contact craftsmen for fear of having to receive a low quality service and also be asked to pay a higher cost. That's why in the field of the individual, word of mouth is everything. It is also common to hear about the "cost center".

A three-word solution: Versatility, Responsiveness, and Organization

Sidy is a mobile & web app, which provides tools for office and facility management

Create a ecosystem adaptable to all parties

Sidy aims to create a ecosystem that can bring all the need and tools of each parties (Clients & facilities company).

The added chain of value is the masterpiece of the platform. Sidy wants to ensure that all aspects of each parties needs can be serviced in their tools.:

Starting by searching a service from a need, to follow and ensure the delivery, and keeping the aftersales and maintenance at the best price possible while being transparent.

Sidy also aims to be a mobile first application. Almost all of their clients, craftsman, or facilities company employees have a mobile phone, and more than a third have a smartphone (and among them 60% an iPhone). When talking with their clients they realized that more and more craftsman, and companies know the importance of digital and mobile market. Smartphones aren't only used by young craftsman but by all age. They see the market barriers shrinking and the opportunity to bring the service to the bleeding edge of technology a reality.

The website utilizes a fairly logical approach to "troubleshooting", research of product or brand, and especially product availability (real time, quantities available), in the nearest agency. The answer must be immediate, the purchase depends on it! Agora also takes photos, landmarks for a future site ... It would be wrong to consider that they are attentive and uncritical vis-à-vis sites or applications that are intended for them, it's quite the opposite. Many have quickly abandoned a site, a service provider that is wasting time, whose site is not accessible, in which it is not found. And the judgment is radical.

Creates a new Customer / Supplier experience (Customer Enchantment)

Digital makes consumers more demanding, and much more attentive to their needs. Agora seeks to create a new customer / supplier experience , not just a platform or intermediation. The our business model includes the fundamentals that every craftsman must strive to master on a daily basis:

- Keep your client
- differentiation

It is important to note that many artisans, traditional service companies attach importance to proximity with their customers.

Agora is reinventing the customer, and offering "customer proximity". A real strength of communication, exchanges, and customer loyalty.

Word of mouth is a crucial distribution channel for service companies and craftsmen. Through this platform, craftsmen will achieve digital word-of-mouth. Indeed, when an electrician adds one of his customers (consumers of electricity services) to the platform, he will allow other craftsmen present on the platform to offer other services to the same customer (plumbing , painting, shell).

Agility and Power (Powerful Tools)

Craftsmen, service companies have specificities for each trade. We will offer tools perfectly suited to each of the trades, management control, billing and simplified quotes, customer

relations, scheduling management, employee management, supplier provider management, intervention and emergency management, network management socialises centralize ...

The mobile and web application is perfectly suited to the uses of these entrepreneurs who are mobile and constantly moving (site, and intervention on site). The application will be available at any time in the contractor's pocket, or even in its own offices .

Centralization of information (Big data , and building information modeling)

The platform will collect a mass of extremely important data, from the technical intervention on a building, through billing, to the consumption habits of entrepreneurs and companies.

The use of this data may be a fundamental issue for our clients, but also other stakeholders: banking and insurance, real estate sector, government.

Transforming a cost center into a profit center (branding)

The solution will have a direct impact on the stakeholders of the companies. A company that is well maintained, and has services such as the delivery of flowers for certain events (women's day, end-of-year celebrations, or others), will increase the interest and productivity of employees, or even the perception of the company by the employees, customers, other stakeholders.

The resulting effect is transforming a cost center into a real profit center .

Secure and reliable information (Blockchain technology)

Thanks to blockchain de facto technology, all the information that passes through this platform will be secure and reliable.

Indeed, the platform will see thousands of millions of invoices, quotes, and interventions (legal and official documents that a large number of stakeholders must use (Government taxes, customer insurances, insurance providers, insurance providers)) .

Clients

Sidy is testing 12 different field of works (plumbers, electrician...) , and 20 clients of all sizes (from very small businesses, through SMEs, to large companies). 100% of customers are more than satisfied, and no longer see themselves running their business without our system.

Thanks to a flexible and agile development, Agora has developed the tools necessary for the proper development of the craftsmen market and business services. 95% of artisans have both a mobile connected to the Internet (Smartphone) or the computer in their offices .

Customer segmentation

At present, the platform is in beta testing with 20 clients of all sizes. In the first version of the platform, we focus on professionals and companies. This platform aims to initially welcome all companies wishing to control their brand influence, the satisfaction of the employee and clientele.

Small structures

Small structures represent 15% of the current test panel. Indeed, because of their size, they are often in direct contact with the customer, the service provider, or the suppliers. These structures must maintain a higher level of requirement than average because it is directly related to the branding of their company. The number of services in terms of quantity is high, however in terms of average baskets, it remains low. For most small organizations, it is interesting to note that 80% do not have fixed providers. Of these 80%, 30% feel that they pay too much because they do not know the price of services in the sector. 50% want to make the competition work and always looking for a single provider by sector.

These companies can be restaurants, hotels, shops, commercial agencies of all kinds (banking, insurance, travel, brokers, car dealerships , bakery, florist ...), or even health practices.

Average structures

Mid-sized structures are much more attentive to maintenance. They may coexist in their ecosystem with customers and employees. These companies consume more services than a small structure and allocate much more budget . Unlike small structures, entrepreneurs and managers work for two to three years with the same provider before changing the latter. For the most part, they are looking for a better quality of service because they are not fully satisfied with the service they are offered. These companies have difficulty accessing the provider because they have neither the time nor the desire to spend time searching the Internet providers.

These companies can be private schools, public schools, large restaurants, coworking spaces, factories, hotels, restaurants, startups, etc.

Intermediate & large size structure

This last type of structure is surely the most interesting for this business model. Mid-size businesses, large corporations centralize all information by management or accounting. For 90% of them, the interventions are too long and very difficult to manage according to the sizes of the company. Firms consume a lot of services, and subsequently exhaust an equivalent budget. More and more companies, medium-sized structures and large- search for office managers who are able to both maintain an excellent brand reputation and also satisfy employees.

These companies can be all businesses with more than 500 employees, offices of more than 1500 m², or buildings to manage.

The condominium unions

Condominium syndicates, which can be considered as non-profit-making enterprises, are co-owners' associations that work for the maintenance and maintenance of a building's quality of service.

Agora will develop for them a special version, "Sidy Condominium" which will enable optimized and improved management of all the services that a condominium building needs.

The number of condominiums in France is close to 7.6 million out of a total of 29.5 million dwellings (INSEE - 2002 housing survey). Co-ownership is an essentially urban phenomenon, with almost two-thirds in agglomerations of more than 200,000 inhabitants and 30% of condominium dwellings in the Paris region.

Condominiums are consumers of recurring service delivery, with a predefined annual budget. The current lack of transparency on the market for condominiums, particularly on the services provided, allows the platform to reap the full benefits as all services will be centralized, quantified, accessible by the co-owners.

Professional segmentation

The platform is not intended to be a simple platform for intermediation between customers and service companies and craftsmen. It is designed to create a powerful mobile management tool adaptable to all service companies, and to craftsmen seeking to differentiate themselves and retain their customers.

Small- and medium-sized structures are the main target in this ecosystem of the platform. Indeed, they have trouble finding structuring, and digital tools adapted to their core business. Beyond the digital tools, service companies and craftsmen seek proximity to their customers, while benefiting from digital word of mouth.

Large organizations will be interested in being on the platform, but in view of the outsourcing they practice with a maintained level of confidentiality of their clients. They will be less inclined to use the public platform, but they will be much more interested to acquire a license for Agora to become their providers on this solution - it will result in use internally both with the service providers but also with their customers .

Development Road Map

Road Map		
Year	Quarter	Deliverable
2018	Q3	Sidy PoC delivered to existing clients
2018	Q4	Initial Sidy platform will be online
2019	Q1	Custom Factom API for Gig Economies, Smart Licensing, and Smart Contract Development
2019	Q2	Custom Factom API for Gig Economies, Smart Licensing, and Smart Contract Development
2019	Q3	Full Factom Integration For Existing Sidy Solution
2019	Q4	Core Open Gig Economy Development on Factom
2020	Q1	PoC for Open Gig Economy on Factom
2020	Q2	Beta Open Gig Economy
2020	Q3	Public Release of Gig Economy
2020	Q4	Platform Technical Support and Factom Community Gig Economy Integration
2021	Q1	Platform Technical Support White Label Solution Begins and Platform Marketing
2021	Q2	Platform Technical Support , Platform Marketing, and Community Feedback for Future Products
2021	Q3	Platform Technical Support , Platform Marketing, and New Solution Designing
2021	Q4	Platform Technical Support , Platform Marketing, and New Solution Roll Out
2022	Q1	Nex Solution Design Phase

Post Project Split

Once the development of the platform is finished and the existing revenue streams makes it available, Agora Blockchain Solutions will transfer the intellectual property and ownership associated with the gig economy platform to a new entity in which Agora Blockchain Solutions will be a minority owner.

The new entity will be established by Agora Blockchain Solutions members hiring a new CEO and team to run the platform in the foreseeable future. Agora Blockchain Solutions plans to hire that potential CEO early in the development and growth cycle as a way to offer continuity as opposed to a transfer of a solution to a complete third-party.

This process is to ensure that the platform has the necessary equity and employee incentives to raise the funding they need to scale without harming the ability for Agora Blockchain Solutions to dedicate their time and services to expanding reach of the Factom Protocol. Once that transfer happens, Agora Blockchain Solutions will begin the design of a new project within a different market that meets their development guidelines as found on page 11 of this document.

Financials

Planning and Volatility

Agora Blockchain Solutions SAS is part of the European Union, and will use the euro as the reference currency (€). In order to start installing the authority server, Agora will build a share capital of 8,000 €, which will allow the firm to be independent for two quarters (six months).

Agora will build a stock of factoids by keeping only 80% of the chips received (after distribution to the Grant Pool, and payment of expenses related to authoritarian servers). The remaining 20% will be pledged in Fiat to anticipate the volatility of cryptos assets and currencies. We will therefore use 3 Euro currencies (€), USD Dollars (\$) and Swiss Francs CHF in order to have a stability of the funds and a security for the viability maintenance of the authority server. The distribution of our security fund will be composed as follows :

- 10% in EURO (€)
- 5% in USD (\$)
- 5% in CHF

Agora Blockchain Solution SAS will primarily finance its activities by selling the factoids received by the protocol. The sale of these factoids will respect a rigorous and conscientious methodology of the market:

- The company will sell the chips via its own account on trading platforms supporting the Factom project such as Kraken, and Bittrex. All chips will be sold for Bitcoin, or fiat platform allows.
- We will favor the sale of Over-The-Counter Factom tokens so as not to disrupt the market price. Each OTC sale will be legally framed, and keep preciously in Agora archives.

- The sale of Factom tokens, or Entry credits will result from a unanimous vote of the three founding members of the company, and will be documented, archived and detailed in writing (attestation and signature of the position of each founding member)

Each step, exchange, or transaction will be meticulously detailed, and archive is made available to the Factom Authority Nodes. All transactions will be made through Agora Blockchain Solutions SAS bank account.

Factom Efficiency Commitments

The main goal of Agora Blockchain Solutions is to provide optimal maintenance of the authoritative server and the Factom network. If all these characteristics are met, the secondary objective is to develop the gig economy platform.

For this solution Agora Blockchain Solutions SAS will initially allocate to the Grant Pool 25 % of the Factoids it receives expanding to 40% in preparation of ownership transfer of the gig economy to the new entity and design Agora's second solution.

Taxes

SAS, a simplified joint-stock company, obeys special tax rules with regard to taxation of profits and VAT liability. Before creating an SAS, it is therefore necessary to understand the operation of the tax system to which it is subject.

The SAS / SAS, simplified joint stock company, is subject to the regime of corporate tax (IS), first. Optionally, it may also be subject to income tax (IR). Taxation in general is 15% up to 38,120 euros in profits (ie, all deductible expenses counted from turnover), and 33.33% above this amount.

Thanks to cash management, the majority of Agora's profit will be allocated to expenses related to the maintenance of the authoritative server, and the development of the agora platform. The firm will not exceed the threshold of 38,120 € of profits, and position itself around a taxation of 15% maximum.

Priority Funding

As stated in the above section, Agora Blockchain Solutions has pledged to prioritize the Factom Servers operation above our own platforms expansion. As such, we have developed "Priority Funding" this means that we will allocate FCT to meet the needs of our node expenses first.

Pool-Based Funds

For six quarters (2018 Q3 to 2019 Q4) Agora will allocate 95% of secondary priority FCT rewards in the development and maintenance of server performance. During this period, none of the founders of Agora Blockchain Solutions will receive any FCT distributed as “profits”.

One member will have a full time position to the Authority Node Operator tasks from M3 launch. The other members will have part-time roles. In this case where running the Authority Node is financially stable, these members will also be onboarded as full-time employees.

When the overall performance of the authoritative server, and the progress of the development of the platform are stable, Agora will redefine the lease of FCT rewards during the next four quarters (2020 Q1 to 2020 Q4) as follows:

- 5% increase in marketing budget per quarter to reach 20%
- Decrease of 5% of the platform development budget per quarter to reach 70%
- Compensation of 10% for the founders of Agora Blockchain technology

Funding Distribution

Time		Node Expenses				Foundation FCT Working Distribution			
Year	Quarter	Tax	Factom Grant	Server Fees	Server Maintenance	Platform EC	Platform Dev	Marketing	Founders
2018	Q3	20%	25%	Yes	Yes	5%	95%	0%	0%
2018	Q4	20%	25%	Yes	Yes	5%	95%	0%	0%
2019	Q1	20%	25%	Yes	Yes	5%	95%	0%	0%
2019	Q2	20%	25%	Yes	Yes	5%	95%	0%	0%
2019	Q3	20%	25%	Yes	Yes	5%	95%	0%	0%
2019	Q4	20%	25%	Yes	Yes	5%	95%	0%	0%
2020	Q1	20%	25%	Yes	Yes	5%	85%	0%	10%
2020	Q2	20%	25%	Yes	Yes	5%	80%	5%	10%
2020	Q3	20%	25%	Yes	Yes	5%	75%	10%	10%
2020	Q4	20%	25%	Yes	Yes	0%	70%	20%	10%
2021	Q1	20%	40%	Yes	Yes	0%	60%	25%	15%

2021	Q2	20%	40%	Yes	Yes	0%	50%	35%	15%
2021	Q3	20%	40%	Yes	Yes	0%	0%	10%	90%
2021	Q4	20%	40%	Yes	Yes	0%	0%	10%	90%
2022	Q1	20%	40%	Yes	Yes	0%	0%	0%	100%

Founder Earning Statements

The main priority of our organization is not to generate profit, but to secure and extend the M3 Fact Protocol around the world via a very rewarding project from a gig economy platform. All revenue generated will be used to reduce expenses, in terms of server maintenance but also the gig economy platform.

Later in the development cycle we have inherently offered FCT to the founding parties. This is largely to ensure that the members stay invested in the long term solutions and platforms, leverage their network and abilities to expand the protocol, and help build future solutions.

Dynamic Development and Product Deployment

The goal of Agora Blockchain Solutions is to meet the needs of both the open market and the Factom Ecosystem. We have intentionally left our second product open and undesigned to decipher the state of these two parties (market and Factom ecosystem) when the time has come. We also have positioned the largest sum of FCT back into the hands of the Agora Blockchain Solutions founding members for them to reallocate as they see fit to develop that solution. By creating needless rules in which this document may force them to abide by, Agoa Blockchain Solutions opted to write in the option that gives them the most flexible ability for dynamic development.