



INCENTIVE RESEARCH IN AFRICA



WHITEPAPER.V1 MARCH 2018

incentive research Africa. copyrights @ 2018

DILIGENCE TOKEN





# **DILIGENCE WHITEPAPER VERSION 1**

**MARCH 2018**

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March, 2018



## Solution

Solves problems with the modern Market Research Model

## Platform

Uses incentive mechanisms to award its users to increase traffic and meet the diverse demands for our clients.

It enhance the availability of accurate and timely market information for decision making in public and private organizations

## Opportunity

Unlocking research industry

This document contains proprietary information. Written consent is required for distribution or duplication of any portion contained herein. ©2018—Diligence Team

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March, 2018



## TABLE OF CONTENTS

Notice .....	4
1. Vision.....	6
2. Executive Summary.....	8
3. The Problem and Market Place.....	10
4. iRA Platform Design Approach.....	11
5. Diligence Financial Ecosystem.....	13
6. Token information and distribution.....	17
7. ICO sale process for Diligence Token.....	19
8. Roadmap.....	21
9. Team.....	22

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March, 2018



## **NOTICE:**

This Confidential Preliminary Product Whitepaper (this “Whitepaper”) has been prepared by iRA & Diligence team, for use by purchasers to whom Diligence is offering the opportunity to purchase up to 8,400,000 of Diligence Tokens, for the primary use in the iRA Platform (“Incentive Research Africa”)

## **DISCLAIMER – IMPORTANT NOTICE:**

Please read the notices in Schedule a carefully before proceeding to read this Whitepaper, which apply to all persons who read this document and may be updated. Token sales are by their nature highly risky and participating in the token sale means taking high risks due to legal, regulatory, technical, untested market risks as well as any other potential unknown risks at the time of writing of this document.

Copyright © Diligence 2018

Diligence Whitepaper V1, March, 2018



The information provided on this white paper does not constitute investment advice, financial advice, trading advice, or any other sort of advice and you should not treat any white papers content as such. Incentive Research Africa team does not recommend that Diligence token should be bought or held by you. Do conduct your own due diligence and consult your financial advisor before making any investment decisions.

This Whitepaper needs to be read together with the Terms & Conditions of the token sale.

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March, 2018







## 01. VISION

The Global community particularly Africa is facing lots of challenges ranging from global warming to unemployment. Government and private organizations are working relentlessly to address some of these challenges in so many ways. For these challenges to be addressed effectively there is a need to have enough information about a problem at hand; adequate information provides these organizations with valuable resource to make informed decisions. In this regard research is of paramount importance to every organization should they really committed to address some sophisticated today's world challenges. The Incentive Research Africa (iRA) is a platform dedicated in a research sector to help organizations to get customized and tailor made information to inform their decisions in various areas such as products, services, designs, public health etc.

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March 2018





The platform will be used as a round table discussion where specific users in our database will be asked specific questions according to the need of our clients. The platform uses incentive mechanisms to award its users to increase traffic and meet the diverse demands for our clients

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March 2018





## 02. EXECUTIVE SUMMARY

Research is a global industry. The impact of the tremendous technological advancement in the data collection is highly noticeable and its immediate influence on the trends in the market research industry cannot be ignored either. Based on the study of the present scenario in the market research industry and upon interviewing various specialists working in the market research field, the general opinion of experts all over the world is that the information collected by conventional market research companies alone won't be influencing the marketing decisions in future. A survey undertaken in 2014 reflected the surge in mobile internet users over the desktop users. More than 60% of users were found to be logging on to nearly 2 online devices in a span of nearly 24 hours and 40% of people were found to be using at least 3 devices per day. The data collection done by conventional individual companies alone won't have much impact on the overall marketing decisions.

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March 2018



The iRA platform has been made possible by the emergence of cutting-edge blockchain technology that allows gathering of various information such as consumer attitude, values, and change in consumer behavior and lifestyle are easily ascertained with the help of information systems rather than solely relying on surveys. The iRA platform is not just a research platform but a source of income for users hence to provide incentive for many “on liners” to log in our platform which eventually provides rich and diverse sample for effective market research for our clients. Through the agreements between iRA and clients the research surveys will be attained with the least possible involvement of intermediaries. Our mission is to make quality market research which is reliable, transparent and accurate accessible and affordable to everyone.

<https://www.iresearchservices.com/market-research-industry-an-insight-into-the-future/>

Copyright © Diligence 2018

Diligence Whitepaper V1, March 2018



### 03. THE PROBLEM AND MARKET PLACE

There a number of problems associated with conventional research model such as; the way the participants are obtained or chosen is not as clear as it should be, the number of participants is not as big as it should be, hence risk the under representation of the population, most of these companies are based in big cities so their participants hence do not take into account the population distribution in a given country, it is easy to cook or manipulate data since data are manually taken. We recognize that overcoming obstacles is an important part of growing up. However, we also believe that creating a global marketplace can assist public and private organizations in accessing customized data for decision making as well as managing and serving the needs of their customers well.

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March 2018





## 04. iRA PLATFORM DESIGN APPROACH

### Overview

In direct response to the challenges faced by conventional market research model, we are creating an online platform called iRA that will provide for direct, transparent, and interactive model of Marketing research data collection that satisfy the changing needs of global market. iRA platform is a collaboration tool for a community of platform users and public and private organizations working together to make market research more affordable and more accessible. The platform works in conjunction with an inclusive and decentralized payment system for secure transactions. Wallets will be integrated on the iRA Platform for platform users, service providers, private and public organizations (Our Clients).

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March 2018





## iRA Platform - Diligence Token Integration

Users will register in the platform by providing their basic information such as their names, gender, year of birth, occupation, country, their hobbies etc. After registration users will be allowed to login onto the iRA platform, decide in which survey (s) would like to participate and the record of their answers, opinions, views or suggestions are stored. After the successful completion of all the questions, a user will collect his Diligence Tokens by confirming the submission. Then the data obtained will be analyzed by the system and report results will be sent directly to the client. Diligence Token is an ERC20 token. Use of Diligence Token (iRA) will provide transparency and ease of payment.

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March 2018



## 05. DILIGENCE FINANCIAL ECOSYSTEM

### Diligence Token and Payment Gateway

Diligence is a project backed up Token, the project is known as iRA (Incentive Research Africa) iRA platform participants will conduct all transactions within the Diligence Token platform framework. After a platform user receives his/her Diligence Tokens in a digital wallet. The platform provides users with three options,

**Firstly**, A platform user can convert some of his/her Diligence Tokens to Dilira bundle (airtime & internet bundle) from network providers we have agreements with.

**Secondly**, A platform user can withdraw the tokens and transfer them to the crypto-currency exchange platforms where our token will be listed.

**Thirdly**, A platform user can request to get fiat directly from us through a service called Dil-Pesa which is a mobile money service through selling back the rewarded tokens. **Note:** Only for countries with mobile money access, normal charges and fees will be applicable.





## HOW IT WORKS

### iRA-Client Agreements

iRA will have an agreements with companies intend to undertake survey on a certain criteria, in doing so iRA gain revenues. 60% of the revenue obtained will be returned back to the platform users through **Dil-Pesa**, network providers (**Dilira bundle**) and service providers (**Dil-huduma**).

**iRA-Network Provider Agreements;** 20% of our business revenues will be directed to network providers we have agreements with; the rewards given to the platform users that are used to buy bundles (airtime and internet) known as Dilira Bundles through network provider's digital wallets. We will be paying network providers according to the amount of Diligence Tokens they have in their wallets; we will be buying their Diligence Tokens based on the service they have provided to our customers. For instance one network provider have 40,000 Diligence Tokens and let say 1 Diligence Token (iRA) stand for 1GB so we will pay this network provider cost for 40000GBs. The bought out Diligence Tokens we have bought from these service providers will be returned to the iRA platform to be used for incentives.



## iRA-Service Provider Agreements

We will have agreements with Restaurants, Supermarkets and Night Clubs whereby 20% of our business revenues will be paid to these service providers. The iRA Platform users will have an opportunity to buy food in various restaurants and groceries in supermarkets as well as play poker, buy drinks or clubbing using their Diligence Tokens they have received by participating in various surveys in our iRA Platform. These service providers will open their digital wallets and the Diligence Tokens customer uses will be directed to their wallets. We will be paying them according to the amount of Diligence Tokens. For instance a particular Supermarket or a Restaurant service provider have 23,000 Diligence Tokens and let say the price for 1 Diligence Token (iRA) = \$1 so we will pay this service provider \$23,000/= . The bought out Diligence Tokens we have bought from these service providers will be returned in the iRA platform to be used for incentives.

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March, 2018



## Advantages with Investing in Diligence

1. All these initiatives will increase traffic in our iRA Platform because users will have valid reasons to log in the iRA platform as they are paid just by surveying which is one of the unique service in an online market research platforms.
2. Moreover, it is expected that Diligence Tokens will have enough liquidity as many people will use it to get services in their daily life which might contribute to the increase in price especially in the market exchanges.
3. Diligence Token probably will appreciate in value due to its utility as a backed up token with real project in the iRA platform. Those who will buy it in its initial stage will have an opportunity to get substantial capital gain in short time possible.

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March, 2018



## 06.TOKEN INFORMATION AND DISTRIBUTION

### Diligence Information

Contract address:

**0xBDDd2782B94a36f124EcC8e9c95a66849E7154a44**

Standard: ERC20-token

Token: Diligence

Symbol: iRA

Decimal: 8

Maximum Supply: 21,000,000

### Diligence Distribution

**40% - Initial Coin Offering (ICO);** Involves pre-sale, Public Sales Stage one and stage two. Raise fund for the iRA project Development. The fund will be used for Diligence exchanges listing, coinmarketcap listing, Platform Development, Legal Costs and other Contingency Costs.

Copyright © Diligence 2018

Diligence WhitepapeV1,March,,2018



**24% - Reserves;** The Tokens will be used as incentives to reward platform user's efforts in an iRA platform.

**20% - Team ;** Tokens for developers and management team

**10% - Bounty;** Tokens for social media campaigns and trading competitions, the tokens will be used to enlarge iRA ecosystem

**4% - Bonus ;** Award tokens to those who will participate in an ICO stage and their referrals

**2% - Airdrop;** Free tokens to new users of the iRA platform and their referrals .Starts at November 1, 2018 for the period of one month.

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March 2018



## 07. ICO SALES PROCESS FOR DILIGENCE TOKENS

Diligence Token will have three stages namely; pre-sale, ICO stage I and ICO stage II. In each stage, there will be only 2.8 Millions Diligence tokens (iRA) available for sale. The tokens will be purchased using Ether (ETH) only. The Ethereum address to be used **MUST** be an ERC20 address (Myetherwallet Metamask). Exchange address should **NOT** be used.

Send ETH to the address provided in our **official website** [www.iradiligence.com](http://www.iradiligence.com) . The minimum ETH to send is 0.1

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March 2018





➤ **Pre – Sale:**

Starts 01-December-2018

Ends 22-Decimber-2018

1 ETH=2000 iRA

➤ **ICO stage I**

Starts 10-January-2019

Ends 31-January-2019

1 ETH=400 iRA

➤ **ICO stage II**

Starts 7-February-2019

Ends 28-February-2019

1 ETH=200 iRA

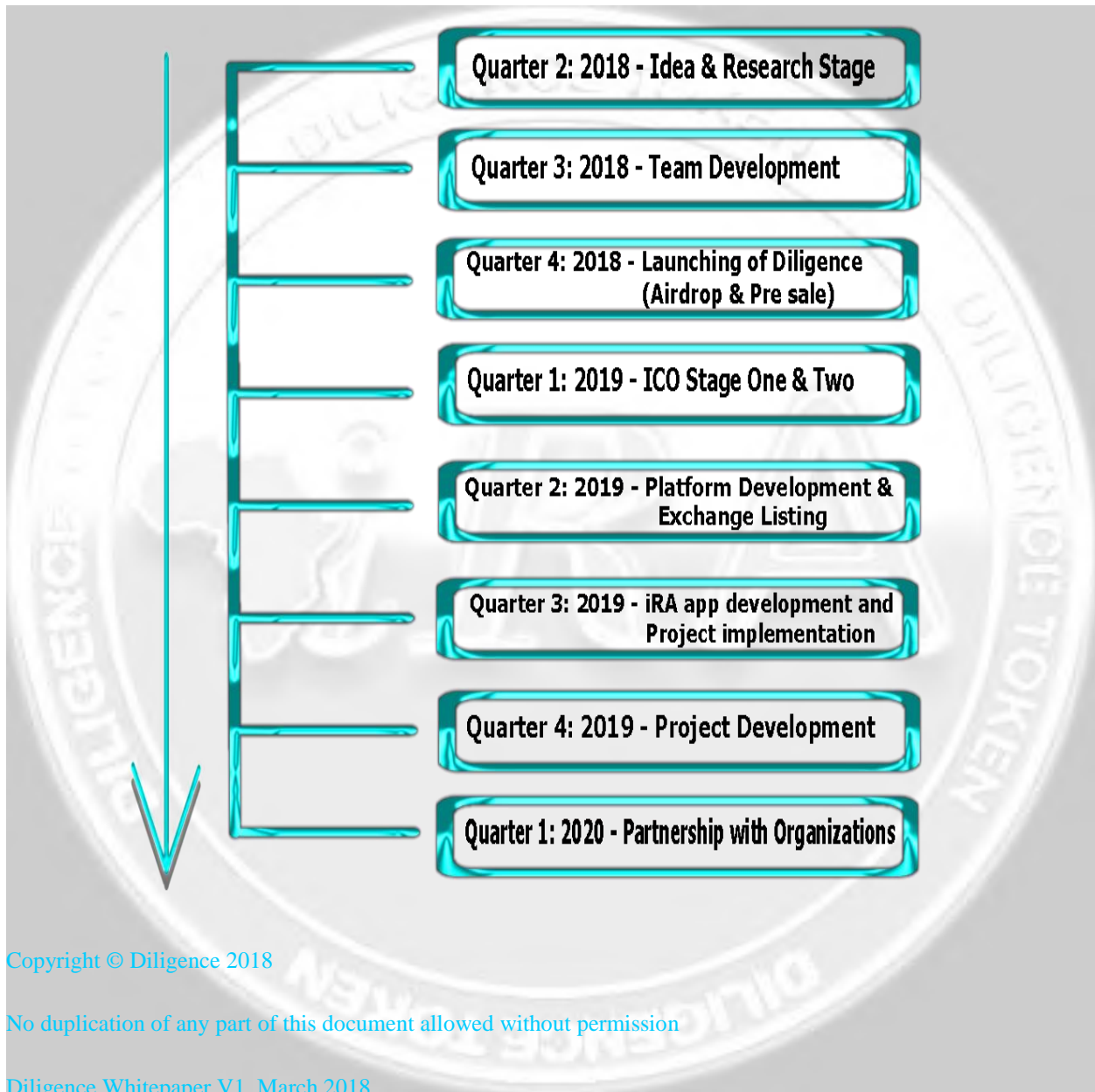
Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March 2018



## 08. ROADMAP



Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March 2018

## 09. TEAM



**O.Juma – CEO iRA Project**



**R. Charles-COO iRA Project**



**J. Sanga- Software Developer**

## **IMPORTANT NOTICE**

### **Minimum investment during the Diligence ICO**

The minimum purchase amount to participate in the ICO is fixed at: 0.1 ETH per participant.

Copyright © Diligence 2018

Diligence Whitepaper V1, March 2018



## Countries allowed to Invest

All countries are allowed to invest except for USA (**we won't accept any funds from USA investors**).

## Transfer of Diligence tokens after the ICO

All Diligence tokens will be sent to the investors after the period of the PRE-ICO and the ICO.

## Refund and Cancellation

No refunds will be available, as a crypto-currency payment is sent by the user during the Diligence tokens sale operation.

## ATTENTION

Only following official websites and links represent iRA project. Any other websites and links published anywhere are fictitious. Check carefully all the links and avoid phishing scam!

**OFFICIAL WEBSITE** [www.iradiligence.com](http://www.iradiligence.com)

Copyright © Diligence 2018

No duplication of any part of this document allowed without permission

Diligence Whitepaper V1, March 2018