



# The Goodomy Ecosystem

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**OTOL**  
**Shopomy**

**Increasing the Value of  
*Everything* via Tokenization  
in the GOOD Economy:  
A Whitepaper**

**\$12**



**\$112,000**



**"The more people that can participate in a network the more valuable it can become."**

## **For Whom Is This Document?**

This document is written for the benefit of potential users of the platforms of the Goodomy ecosystem. Due to the sensitive nature of project details that are in various stages of development, this document represents only the goals and methodology behind our products and services.

## **The GOOD Token**

The Goodomy token's Ethereum contract (under the original contract name, 'Good Karma') is:

0xae616e72d3d89e847f74e8ace41ca68bbf56af79

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*Version 1.0, March 24, 2018*

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### Part 1: Project Overview and Methodology

Goodomy develops simple and easy-to-use tools for people to amplify the value of actions that they already perform everyday. This will be implemented in two distinct ways, in its subsidiary projects OTOL and Shopomy. Together they comprise 'the GOOD economy'.

Shopomy is a worldwide, distributed 'personal bank' with tokenized accounts that can be used for direct, person-to-person transactions. Our goal with Shopomy is to make it more cost effective for people to buy the things they want or need, and make it easy for business owners to increase their liquidity by leveraging their customers to 'mine' for GOOD on their behalf.

OTOL is a platform for the 'internet of actions' that enables people to do the things they want or need to do, and also expand the possibilities of what's possible. Our goal with OTOL is to make it easy to create and use an action market for every person, place, and thing in the known world and allow anyone (or anything) to perform action-based transactions with those markets using OTOL tokens.

Goodomy aims to make its blockchain accessible and easy to use for the average person, which can substantially increase the utility and value of each GOOD token. We call this the 'social blockchain', or blockchain for the masses.

## The Methodology of the Social Blockchain

Like 'time', a blockchain can be measured and talked about but there is no standard definition for what it actually is. It could escape any real explanation because it is applied to so many different kinds of solutions, some of which are from companies that seek more favourable valuations from 'blockchain' being attached to their product or service.

We could say that a blockchain is a peer-to-peer, decentralized public ledger, but some blockchains are neither peer-to-peer, decentralized, nor public. It might be that a good definition of blockchain is beyond the reach of what we can currently imagine because its reality cannot be contained within our five senses alone, like time.

The evolution of blockchain technology in future may force us to re-define what blockchain transactions, validations, and mining actually are.

If we think of the first four dimensions of reality (three physical dimensions plus time) we can see that they all help us to form an identity and also engender trust in our reality. When something is physical we say that it is real, even though it is impermanent. Form and physicality are also anchors by which our memories have structure. The fourth dimension allows us to relate our memories together to provide us with a sense of self.

With time, we can understand who we are in a logical way. Time is the original 'distributed ledger' that everyone has the same copy of. If the past is like a hash that is impossible to reproduce, the future is 'append-only' in the same way that new transactions are added to a blockchain.

At its core, blockchain allows us to provide more meaning to time itself by allowing us to encode information in it. But blockchain does much more than this. It allows us to make the abstract more real. Where before we could only trust what we could see physically, blockchain allows us to *trust in the abstract*.

A few thousand years ago, sundials provided structure to the abstract world of time and allowed us to not only develop trust in what we could not see but, more importantly, plan and develop around it. With a sundial you would know that everyone in your village had the same copy of the 'distributed ledger' of time. This new technology provided us with the ability to see time in a more physically-oriented way and created conditions that enriched our lives and helped us to be more comfortable with abstractions. With our new, more exact definitions of the abstract nature of time, our lives became more meaningful. It was a pivotal moment in the birth of modern civilization.

Today, we are at the cusp of another pivotal moment in human history. Blockchain allows us to interpret the '5<sup>th</sup> dimension of information' in more meaningful ways. It provides structure to an abstract world that was always there, but one that we couldn't really make sense of and relate to our everyday lives

When we can trust in what we cannot see, we have more incentive to plan and develop around it, creating a world that we cannot now imagine.

With blockchain, the general population now has a way to shift personal and interpersonal transactions to an efficiently distributed network. No longer will we need to be constrained by our physical existence. In an information hyper-reality, we'll need a way to separate the signals from the noise thousands of times a day. If every device or object get connected to the 'internet of things' we'll need a way to make sure that not only are our voices not drowned out but that our actions continue to have value in our world.

For hundreds of years, clock technology remained reserved for the few while distributing only some of the benefits to the population (the time, similar to how blockchain works today) we would likely never have developed microprocessors or computers. When we consider blockchain as being more than information about transactions but a tool that anyone should be able to carry around with them, we allow each person to for their own personal relationship with it to enrich their lives.

**"The future is already here — it's just not very evenly distributed."  
*William Gibson***

A truly decentralized blockchain would have a low barrier to entry. Requirements to participate in standard blockchains that utilize proof-of-work (purchasing expensive mining equipment) or proof-of-stake (buying and holding lots of coins) would make it difficult for most people to participate. Thus, the potential value of such blockchains is greatly diminished.

The lowest barriers to entry in a network are ones that utilize actions that users already perform daily. The more people that can act within the network the more valuable it can be. The more people that can participate in a blockchain the more value each can produce. Friction, through cost or complexity, diminishes potential network growth.

In the social blockchain of Goodomy, anyone can produce value in the economy through common social activity, which also happens to be the best way to expand a network. For example, the telephone network takes advantage of our innate desire to communicate with others, the internet grew from our innate desire to gain knowledge from others, etc. The 'network effects' that common social activity provides remove the friction so that others have more incentive to participate in the network, increasing the overall value of a blockchain.

The social blockchain makes cryptocurrency not only more personal but more rewarding. Today, billions of people casually carry around computing power in their pockets that was once reserved for the largest of governments or universities. Personal computers – including mobile phones – have enabled billions of everyday people to produce more economic value than they would have been able to if computing power remained more exclusive and out of the hands of everyday people. The more people that possess 'blockchain power' the more they can produce value, providing tremendous growth opportunities for the Goodomy ecosystem.

## **Mining in the Social Blockchain**

In the social blockchain, one party leverages the actions of another party using incentives. Shopomy's Retail Mining (ReMi) allows business owners to provide incentives to their customers to mine for GOOD on their behalf, whereas OTOL's Concept Mining (CoMi) allows anyone to leverage the wisdom of the crowd and extract GOOD in the process.

Unlike traditional blockchains, all parties benefit in the social blockchain. Shopomy users get discounts and free transactions, and OTOL users are able to get things done. In this way mining moves from an exclusive domain to a more inclusive domain that anyone can join.

In blockchains such as Bitcoin where the cost and complexity of meaningful participation is too high for the average person, the terminology used to describe the roles and processes also takes on a more exclusive tone. If we broaden the terms used to describe the process, we discover that anyone can be an active and valued participant in a blockchain.

For example, when a business first lists a product for sale on Shopomy it becomes an 'unvalidated transaction'. You can think of this like a proposal that, when validated, become an agreement between two parties.

From the list of 'unvalidated transactions' consumers (the miners) then determine which products have value. They do this by looking at the listing detail and visiting retail shops and other types of businesses to see the product or service in person.



A transaction is 'accepted' when a user makes a purchase. The more sales there are for the listing the more consensus builds for the transaction. The higher the ratio of clicks on transactions to sales, the greater the weight of the consensus

A block is a group of transactions (product or service listings) that have been validated. When a user validates a transaction they receive a reward or benefit. That is to say, every miner in the social blockchain gets a reward. This compares favourably with normal blockchains where most miners do not receive rewards for the work they have performed.

'Hashing power' can be increased by listing more expensive products and services at greater discounts, which in theory will drive more miners into shops to validate transactions.

For Shopomy, each transaction is called a Flash Inventory Tokenization Event (FITE). When a business tokenizes their offering they are doing so only on a temporary basis in order to receive the benefits of the process, after which the item is de-tokenized when in possession of the buyer.

Tokenization doesn't need to be permanent. We can tokenize something on a temporary basis, extract value, then discard the tokenized component. With "flash tokenization" we can attach tokens to anything and everything.

OTOL's transactions are referred to as Flash Action Tokenization Events (FATE) and, although they also have a temporary nature, will prompt different kinds of modules or tokens to be created after rewards are distributed.

The way that Goodomy seeks to 'tokenize everything' considers that some things do not need to be permanently attached to the tokens that represent them in order for a user to receive the benefits of tokenization. Other things may require more than one kind of token, or even re-tokenization after it has outgrown the limitations of the initial token.

## Tokenizing Everything

Tokens are already in wide use in every domain. This isn't just about the kind used in a car wash or laundromat, but everything from tools to numbers to language itself.

When we use a proxy to interface with something else, we are using a token. If you're talking with someone and you use a term like "mortgage" you are providing an easy way for the listener to access the meaning behind the word. Words, like numbers, are interfaces to something else that's more complicated. We use them because they remove friction from communication, the most basic human transaction.

Cryptocurrency tokens help us to remove friction from more complex transactions. Like a word or number, a token by itself is meaningless. They are representations of something else. They could be considered a type of economic language used to make transactions more efficient.

When we use something as common as a television remote control we are using a token to perform a value exchange: pressing a simple button allows us access to the far more complicated circuitry in the television. Tokens in a blockchain should be so simple.

We are surrounded by tokens without even realizing it. The world is *already* tokenized in a small way, but there is no interface to streamline the transfer of economic value in a person's local environment or on the internet. This is where Shopomy and OTOL come in, respectively.

When we can use a token to remove friction from a person's ability to access something, that something can become an asset that they can then use for other value exchanges.

Tokens enable us to interact with something at a distance, sometimes even allowing us to bypass the

authority that may still exist for the thing it represents. Places events, and unnetworked objects can also be interfaced with via tokens. We need not ever know what the token actually represents. This allows us to tokenize abstractions like ideas and concepts, similar to how we tokenized time with a sundial or clock.

When a person tokenizes something, they shift their ability to transact with others from their physical selves to something that does not suffer physical limitations. They no longer need to be constrained by the number of hours in day or the number of actions they're able to perform each hour.

Tokenization also makes ownership of something more accessible (Shopomy) and actions easier to perform (OTOL) to a larger population which, consequently, will drive demand for GOOD as more participants benefit from using the platforms.

Fiat currency such as US dollars are also a form of tokenization. A token (a dollar) is assigned a unit of value for the specific asset it represents which, in this case, is a claim to a debt. This isn't just a bank using a deposit of \$1 million as a way to access or unlock \$9 million in new money to lend out to someone else (thanks to their 10% reserve requirement), but the paper currency itself.

If US dollars are tokens, we need to explore what money really is and how we can use this information to turn consumers into producers in the GOOD economy.

## How Do We Help Make Our Users "Rich"?

When thinking about how to build a mechanism for mass productivity we can consider how the top individual producers in the world (if judging by net assets) got to where they are. Many of our users would want to know how they could use our platforms to "get rich" or "do more", not just perform transactions with others to buy a new shirt or get someone to retouch their photos. Though our focus is on enabling people to amplify the value of things they already have or do, we'd be foolish to ignore that a lot of users won't want to use the platform to enrich their lives in more practical ways.

Before we find out how we can do this we must first find out how others have done it successfully.

Like water, information flows in all directions. Photons that carry information about light, sound, etc., don't care where they go. But more information will be able to reach places where there is less resistance. The same is true for money when we turn information into something that solves basic human needs in new and different ways and make life easier or more convenient for more people.

When we make life easier for others we decrease the resistance of this flow. Some of the most productive people in the world have done just that, on a massive scale:

- Jeff Bezos made it easy for people to find books online and see what other people had to say about them. He used this platform to expand into other markets and is now the richest man in the world with more than \$110 billion of personal assets.
- Bill Gates made it easy for anyone to use computers. He helped to facilitate untold trillions of value for businesses, governments, organizations, and everyday people all over the world. \$98 billion in personal wealth.
- Mark Zuckerberg made it easy to connect with friends and family. He likely saw weaknesses in his competitors that made it difficult for people to do just that. Friendster was frequently down and slow for over a year. MySpace was music-oriented. Other, smaller sites were just not user friendly. \$61 billion in personal wealth.
- Larry Ellison made it easy for governments and enterprises to use databases by turning SQL into a relational database system. \$58 billion in personal wealth.
- Michael Bloomberg made it easy for Wall Street firms to get real-time market data and other financial information with his Bloomberg terminal. \$58 billion in personal wealth.
- Larry Page and Sergey Brin made it easy for people to find information on the internet. \$75 billion in combined personal wealth.



These people created information systems that save time, making it easier and more convenient to do something. They essentially mastered the 4<sup>th</sup> dimension, creating mechanisms that compressed time itself. This allowed someone to squeeze more time out of their day than they would have been able to do otherwise.

When thinking about how to create mass productivity mechanisms for our users we found that there is a basic formula that all of the billionaires above used (perhaps unknowingly) to become extraordinarily productive and wealthy. They:

1. Created systems that:
  - were easy to duplicate on their side, and
  - made something easier to do on the user's side
2. And used those system to facilitate experiences that were:
  - hard for competitors to duplicate, but
  - easy for users to share

It's using the old business formula of *scale* and *magnitude*, but for information systems. Traditionally, businesses leverage scale and magnitude in *physical* systems for either:

- Lots of scale and low magnitude (e.g., 500,000 units at 10 cents profit each); or
- Low scale and lots of magnitude (e.g., 5 units at \$200,000 profit each); or
- Lots of scale and lots of magnitude (e.g., 500,000 units at \$5,000 profit each)

Whereas before one might have needed lots of capital for a big factory to produce many copies of a product (scale) and a big marketing budget to build a brand experience (magnitude), with information systems both scale and magnitude have a much lower barrier of entry.

It is also an excellent strategy for user growth.

If mastering the 4<sup>th</sup> dimension is the ability to save, or *compress*, time using an efficient information system, Goodomy seeks to master the 5<sup>th</sup> dimension to save time using an efficient action system.

### **Scale Makes It Easy**

Scale makes something easy for the user. And the easier it is for the business to duplicate, the better. Think of how easy using Microsoft Windows is for the user compared with interfacing directly with the computer, and how easy it is for Microsoft to make digital copies of it.

Scale usually involves information, time, processes, concepts, or other abstractions. When we think of a product or service being scalable, we usually think about how easy it is to duplicate the system behind it so that a business can grow quickly. We often hear people talking about "scaling up" their business, but it's just another way to say they have a process that is easy to duplicate, such as a way for customers to order stuff.

But scale is more than just ease of duplication. A 'duplicate' is a 1:1 relationship, and that reveals that scale is more about *proportional relationships*, not duplication. When something is proportional, users find it easier to use.. Scale could be designing an interface that requires users to click less, saving them time. Or, it could be reducing product offerings from twelve to just three.

When we make it easy for potential users to think about Goodomy and the value that it might have for them we are, essentially, making it easier for them to duplicate the concept of Goodomy in their minds. This allows them to: feel they are already reaping the rewards of Goodomy and brings them closer to taking action.

It is important that a product or service in the Goodomy ecosystem:

- can be understood easily by non-technical users
- saves the user's time (which makes their life easier)

- is easy to use

These three dimensions of scale help to form a proportional relationship with users and potential users.



## Magnitude Makes It Special

Magnitude makes social experiences that are difficult to duplicate, but easy for users to share. Think of how difficult it would be for a Facebook competitor to copy a user social network and content, but how easy it is for a user on Facebook to share a link or content with their friends.

Magnitude is usually when people, physical space, or material things are involved. It correlates with social value and allows users or customers to *feel bigger than they already are*. When an experience cannot be easily duplicated somewhere else, they feel more special. This increases the social value of a product or service. Magnitude is not about physical size but how big the user feels when they use a product or service.

We usually think of magnitude being about size or extent. But what magnitude really is is about making a person feel like they are a valued member of society. When a person's social reach can be extended using Goodomy, the value of using Goodomy is increased.

When we increase Goodomy's magnitude, we provide ways for a user to interact with others by::

- Creating experiences that people can participate in. (*User-to-Goodomy interaction.*)
- Providing a way for people to share their experience with others (*Users using Goodomy to interact with others.*)
- Providing a way for people to perform transactions with others. (*Users using Goodomy as a conduit to interact with society.*)

The three dimensions of magnitude help users to have a better relationship with the world around them.

*Magnitude*



*No Magnitude*



### Growing the User Economy

The easier we can make Goodomy services to use the more our users will want to share it with others, thus increasing GOOD's social value. The more value that users can extract by interacting with our platforms the faster Goodomy will expand.

Although integrating scale and magnitude elements into our strategy may prove beneficial for Goodomy's market capitalization, it is only when we enable users to employ the same powerful model for their own benefit that Goodomy will make the greatest economic impact.

**It is only when we enable users to employ  
the same powerful model for their own benefit  
that Goodomy will make the greatest economic impact.**

Both OTOL and Shopomy will allow users to make things easier for *others* and allow them to create their own unique experiences that others can benefit from..

- OTOL provides users with incentives to improve search results for other users. It also allows them to create engaging, action-oriented markets for any person, place, or thing that they can think of.
- Shopomy will allow small businesses and entrepreneurs to leverage cryptocurrency to make it easier for people to buy the things they want or need. It will also allow any user to post images and video of finding deals at local stores, and receive “tips for tips” from other users.

The Goodomy ecosystem essentially distributes the benefits of this massive value-producing mechanism among its population and allows users to reap the rewards on the market side while Goodomy benefits on the economic side through growth of its user base.

When we think of economic value as a process of this scale/magnitude equation rather than something that just happens by chance, we can make using Goodomy the path of least resistance for millions of users around the world to get whatever it is they need or want.

## Tokens in the Social Blockchain

What is it that makes one product worth a few dollars while a similar product is worth two or three times as much, or more? What values one cryptocurrency in the billions while a better cryptocurrency could be valued in the millions?

The quality or reputation of the product or company has little to do with it. A better quality product with a better reputation could actually be cheaper. The price of something is not a direct reflection of any of its characteristics but a reflection of its perceived social value. The more social value, or magnitude, something has, the more people want it and the more they are willing to pay for it.



The gloves on the left are identical to the gloves on the right. Both are the same age and have the same wear and tear. The only difference is that on Tuesday the 5th they were sitting in a thrift store in Buffalo with a price of \$12.

Two weeks later, on the 21st, they were worth \$112,000. An old man that "had a feeling" about the gloves decided to buy them. Curious about their origin, he sent photos of the gloves to a dealer in New York who specializes in boxing memorabilia. Upon closer inspection, the dealer determined that the gloves were worth much more than \$12. They were the championship gloves of a famous boxer, authenticated by several close-up shots that were taken of the match they were used in. He then offered to buy them for \$112,000 from the man because he already had a very wealthy buyer lined up who needed them to complete his collection. The man gladly accepted.

Why were the gloves not worth \$112,000 in the thrift shop?

The social value of something is different for everyone. To one person the gloves are worth \$12. To another they're worth \$112,000. The next owner may not be willing to let them go for any price. A person may even be willing to pay more a few moments after seeing that others want the same thing.

But how much would the gloves be worth to someone that would never be able to tell anyone else about them? More than \$12, perhaps, but much less than six figures. This reveals a little-understood fact about prices. Most of the price someone is willing to pay for a product or service comes from the perceived ability of that product or service to maintain or improve the buyer's relationship with society.

Money is perhaps the most complicated social technology that can be imagined. In a way, we use money to measure the value of our social experiences. If you go to see the Rolling Stones in concert, you are transferring your claims to debt that the dollars represent (i.e., paying money for the ticket) for the experience, emotions, and social value that you think will come with it. Whether you realize it or not, you're implying "Yes! Seeing the Rolling Stones live is worth 5 hours of my labour."

People naturally want to feel that they exist and have value in society. They are inclined to want to transfer what they have (time and physical resources) in order to receive 'credit' from society, and thus feel that their time and labour can be exchanged for something else of value (thus making them feel that they also have value in society).

Goodomy formulates this primitive social need into the three dimensions of magnitude. Essentially, a user wants to know:

- "What kind of experience will this create for me,
- "-so that I can share the experience with others,
- "-and use it as a way to improve (or maintain) my relationship with society?"

In effect, a product or service becomes a token to a better life.

When people buy a product or service, they are actually buying the access that they think that product will provide, not just the product itself. This, essentially, is the definition of a token.

A token has the ability to provide access to experiences, more so than products and services.

When a user uses Goodomy they will see it as being able to provide them with access to an 'after' state where life is better or more simple for them. This is like Facebook being more than just a way to connect with friends – it's a way for people to be more social. Google is more than just a search engine – it's a doorway to a higher intelligence. Microsoft is more than just a software company – it's a doorway to productivity. Goodomy is more than just a cryptocurrency – it's a way to a better and more interesting life.

In essence, Goodomy is a 'master token' that makes it easy for someone to move from a normal state of being to a more special state of being.

The value that a user ascribes to a token isn't just about utility but the magnitude it provides through the social dimension. This question boils down to, "Does this token make me feel more valued than I already am? If so, by how much?"

The more things someone is able to do with a GOOD token, the bigger they can feel and, thus, the more valuable each GOOD can become.

- OTOL's Matrix will provide a platform for any action to be coupled with any person, place, or thing.
- Shopomy will provide a platform for people to put more money in their pocket using GOOD at potentially millions of stores around the world.

Goodomy is developing platforms for nearly every personal and business use imaginable while making it more difficult for potential competitors to reproduce the kinds of experiences we will offer. We will do this with intellectual property protections as well as network lock-in (e.g., 'sunk cost obligations').

## Tokens in Your Pocket

Most of us are taught that money is a medium of exchange, or maybe learned that credit and debit are opposites. We learn that debts are bad and to be avoided as much as possible. We tend to treat money as a physical thing in three dimensions when it is nothing more than information that can be tokenized and isn't actually physical.

Money is information *about* a debt, not the debt itself. Money is just debt when it is in motion. You could also say that when debt is transferred to someone else, it becomes a credit. On the other hand, debt is money when it isn't moving around. This information is represented in tokenized form, in dollars and cents.

**Money is information *about* a debt, not the debt itself.  
This information is represented in tokenized form,  
in dollars and cents.**

As a token, money needs both scale and magnitude to be useful:

- Scale – to be duplicated easily and made easy to use
- Magnitude – engendering trust and the ability to exchange value with others.

As you might have guessed, 'debt' is *scale* and 'money' is *magnitude*. By adding to the money supply,



central banks create debt easily and then distribute it to the population to be organically assigned to things according to their social value. The tokens are debt issued by government (through banks) on behalf of present and future members of society. It is debt that society will owe through their labour.

If you sell a loaf of bread for \$3.25 you have not actually received any money for the bread. You have received debt. The actual exchange isn't finished until you transfer the tokenized debt (the \$3.25) to someone else for something else. Simply put, what we call money is just the process of transferring debt to others.

In this way, 'money' is debt that has been moved from one place to another. But you might think that once the \$3 has been moved into your account then the transaction is over. But, again, because it is actually a debt the transaction is only over when you have transferred the \$3 out of your account and exchanged it for something else of value, repeating the whole process. And because the \$3 in your account is debt you pay interest on it in the form of inflation, making the \$3 able to buy less things tomorrow, next month, and next year.

A dollar is, like a token, a unit of measurement and not a store of value. In this way it is more like a kilogram or a gallon. We don't think of yard sticks as stores of value, but we tend to think of money that way. You can't actually touch a 'dollar' any more than you can touch a gallon. When you use a dollar you are using a dollar of debt, just as you would use a gallon of milk.

The international standard on which the measurement of money is based is 'value'. Value is used to organize social and economic activity. 'Value' being dynamic – because social activity is – means money is valued differently today than it was last year or last century.. As we moved from working on farms doing manual labour to working in offices and factories doing more information-based labour the nature of money has had to be measured in more abstract terms. This not only meant that the US dollar needed to be removed from the gold standard in order to grow the economy but also have the ability to be created out of thin air by government and bankers, for better or for worse.

This makes money – particularly the US dollar – the greatest information system in the world.

## Growing Value on Trees

You can create a 'gallon' of money in a much more efficient way that a farmer could produce a gallon of milk. The unit of measurement that money represents exists as a concept waiting to be attached to something of value. With information-based systems you simply re-organize information that is already there in a way that saves more time than another system.

The more you 'compress' time, the more social value (or, *space*) you've created that can be exchanged for something else.

When a user creates a listing on OTOL or Shopomy for something that people want to exchange something else for, they have 'printed' money out of thin air and have expanded the size of the economy through their efforts. The Federal Reserve or other central bank must eventually create more money to cover the value that they have created. They have, in effect, just grown money on trees.

In the normal economy debt needs to flow so that others can transfer their value, producing money. As long as debt is flowing, the economy is functioning. However, the more debt there is the greater the chasm between wealth and poverty, as the value that is being transferred from the assets that facilitate the debt ends up flowing into more efficient systems that normally only the wealthy have access to. A crude way of thinking about this is that if you give a million dollars to someone that doesn't know anything about money, it will soon end up belonging to someone who does.

In the GOOD economy, however, people can create their own assets very easily and retain the value derived from them in an efficient system that any user can access.



- OTOL users benefit from the ability to gain access to pre-market offerings once their regular market offering has successfully ended.
- Shopomy users benefit from retaining value in their self-managed accounts that they can then redeem at any time for discounts on products and services. Users also receive 'block rewards' for being an active node on the network.

Although the idea of information-as-currency has been around for hundreds of years, the information economy didn't really explode until the concept of money was divorced from labour. National currencies like the US dollar, euro, pound, etc., are now based on information about future labour ('debt') rather than labour already performed.

The abstraction of work – in the form of future labour – is a perfect fit for even greater tokenization with OTOL's action-based economy.

Tokenization leverages information to scale labour in a way that requires *no additional energy*. The process of tokenizing an economy creates 'good debt'. The Goodomy platforms are a way to set it into motion, becoming value that users can transfer to others, growing the GOOD economy exponentially.

## Extracting Value from the Flow of Information

Information is the only natural resource that you can extract from the environment using only your mind. Although information is all around us and doesn't require humans to exist (thus making it a natural resource), it is only when you use information that you can get value from it.

Physical resources such as petroleum have been around for millions of years, but no one got wealthy because they stumbled across a petroleum reserve. It is only when they knew what to look for and knew what to do with it (or who to call) that it became an asset. Something is only valuable because people know what to do with it. If you don't have information, you can't extract the value.

An asset is not much of anything by itself until the value of the asset is discovered from the flow of information.

A person can make a decent income from their physical labour, but their ability to produce value is severely hindered by the natural limitations of the human body. Information is the most valuable commodity because information can scale, whereas your own physical labour cannot.

**Information is the most valuable commodity  
because information can scale,  
whereas your own physical labour cannot.**

As money itself is information, it naturally follows that the value of something is derived from information.

## What Makes Money Tick?

It may not appear to be the case but money is, to a great extent, decentralized and distributed.

Although a central bank issues fiat currency, the physical representation of debt (tokens) is just a way for each person to 'clear' the exchange independent of any oversight by the government or banks, within reason. Using tokens (US dollars, euros, pesos, etc.) we can clear credits and debits among each other,

peer-to-peer, which allows for tremendous scale and the wonders of the modern economy.

Money is decentralized away from government – to an extent – via capitalism because it prevents despotism by instilling discipline on government. In this way, society can control itself through the free flow of money and government can rule more in favour of the interests of society as a whole. This is a self-serving interest, perhaps, because it is the free flow of social activity that makes for a healthy economy and more tax revenues. However, without the government's ability to instil trust in its tokens (that central banks make easier to use through 'printing', or scale), good management, diplomatic efforts, or military might (all magnitude elements) the flow of money would decrease substantially.

The token economy is further decentralized because economic growth does not really happen when the government stimulates the economy but happens when businesses stimulate people to exchange their tokens for something they believe to be more or equally valuable. Businesses promote social value.

Similar to how the Bitcoin network operates, the top producers in this economy receive most of the benefits and then decide how to redistribute their tokens to others (or not). While taxes, debt and inflation are what keep those who don't produce much in this system poor, they are the very things that keep those on the top rich. Because businesses and the wealthy generally provide things like jobs and housing for everyone else, governments make sure that tax laws favour them. The tax code favours producers because they either do or fund the work that people expect the government to do, thereby making the government's job easier.

Money is the operating system of societies and their economies, but very few within really know what they are using. If we imagine that those who knew how to use this operating system – even a little bit – were richer than those who didn't know how to use it, then we can begin to understand that this system is more fair and decentralized than we might imagine it to be. If someone is at a technological or economic disadvantage, it's probably because they didn't know how to use the system.

Before the invention of money, people had very little social mobility. If you were born a peasant you would die a peasant. You couldn't change your status or the social order of things. With the new technology that was money and coinage, your place in society was now up to you.

Because what we consider money is actually tokens, the true nature of money is abstract and cannot be perceived directly. We can only perceive the *relationship* between a debit and a credit that the token illustrates, not the debit or credit itself. When we buy or sell something we experience a process of an abstract system that the token allows us to interface with.

One of the goals of Goodomy is to make this process not only more transparent for the average person but allow them to use it to their advantage. It is how Goodomy will transform consumers into producers.

## Turning Consumers Into Producers

Everyone has the same number of hours in a day. It is a fact of life that some people produce far more than others with the time they have. The difference, it could be said, is in how a person thinks of the concept of time and leverages that to make their time more valuable.

Consumers have the habit of exchanging their time – their most valuable resource – for things that lose value over time. This destroys their ability to produce. They also attribute their ability to produce to the clock and receive the bulk of their income through a wage or salary. This is really an exchange of their time for things that provide a horrible exchange rate such as physical objects, experiences, material possessions, and liabilities such as a home mortgage or car loan.

A much smaller class of people (perhaps only 5-10% of the population) can be called 'producers'. These are people who generally transform their time into value-producing assets. They also use their time to create (or buy into) systems that will amplify their ability to produce, removing the 24-hour limit that consumers

suffer. Producers transfer production from themselves to external systems and use those systems to produce for them. By doing this they can far more easily scale their ability to turn information into value.

As we have learned, a person can only work so many hours in a day to generate wealth. But if they invent a new toy, for example, and license it to a toy company, then they shift their ability to produce to something that does not need to rest. Now that person's ability to produce value has no limits.

What is the difference between the guy who took a holiday in Brazil and came back with an idea for a multi-million dollar toy patent and another guy who took a holiday in Brazil and came back with just a tan? One sees potential value in the information flowing around him, while the other doesn't know what to do with information.

Value gravitates to where information flows. If what someone is doing relies on something else, then information is flowing to that thing. If you are making widgets, for example, you can't make the widget without referring to the work plan, which is based on the designs. This makes the designs more valuable than the work plan or the widget itself. But you don't have the rights to the designs without the patent, so the patent is more valuable. The consumer acts on information. The patent produces it.

Consumers generally prefer physical systems based on the twenty-four hours they have each day. Although a less abstract way of experiencing the world around them, such systems repel information because they are acting *on* information, not producing it. Physical systems (such as a restaurant or large factory) usually require robust information systems to function and produce value.

In our example, the patent produces information for the designs, which produces information for the work plan, which produces information for the factory worker. Information flows up to its progressively tokenized forms. The more something is based on information the more it can be tokenized

Through OTOL, anyone will be able to easily create their own assets using only their mind, and just as easily extract value from those assets.

Through Shopomy, consumers will be able to tokenize some of the value that would have otherwise been destroyed from their regular purchases. Further, it gives their newly-created value room to grow (i.e., in tokenized SMART accounts). Business owners may be able to substantially increase their cash flow by temporarily tokenizing their existing retail inventory.

## Part 2: The Goodomy Ecosystem

Goodomy's social blockchain allows anyone to produce assets and extract value from resources they already have, rather than letting those resources go to waste.

This is especially true with OTOL, the world's first 'action engine'.

## What is OTOL?

OTOL is a platform that solves a basic human problem: not being able to get something done. It provides a way for people (and things) to leverage the wisdom and abilities of the crowd using cryptocurrency-based incentives to:

- perform actions
- get help with something
- get the best response to a request
- share ideas

- get advice

The ‘perform actions’ aspect of OTOL is where the platform will distinguish itself. It will allow any living or non-living entity to place a bounty to have an action performed by something or someone else.

This could be:

- a company creating a contest for new slogan ideas and is willing to pay 4,500 OTOL for the best one
- a website that automatically creates a bounty for a security patch when new vulnerabilities are found (32,000)
- a person creating a bounty to have their house painted (30,000)
- a park that automatically creates a bounty for someone to clean it when locals complain about trash (1,500)
- a person looking for the best tax advice for their particular situation (6,000)
- a small business trying to find a supplier that can deliver a good-quality widget under a certain price point (7,000)
- a research facility looking for genetic experts to give brief reports on the genetic aberrations found in head and neck cancers particular mutations (97,000)
- a startup needing API documentation (50,000)
- a hospital needing medical records transcribed (35,000)
- a legal firm that automatically creates a new contest when it needs to find lost heirs of real estate owners (22,000)

As queries are based on human intention, the possibilities are as infinite as our imaginations allow. And it is all done via OTOL, the engine for the ‘Internet of Actions’.

Regular search engines allow someone to find information but then refers them to another website or resource where they can do what they really wanted to do. OTOL takes advantage of the fact that when most people are searching the internet it is because they want to *do* something.

## **“The future of search is verbs.”**

***Bill Gates, via Esther Dyson***

OTOL is the ‘last mile’ in search queries and allows anyone – or anything – to get done what they really wanted to do in the first place.

If we take a look at the 5 most popular websites in the world today we can see that they all help people save time looking for how to do something, or find information on what others have done or will do.

1. Google searches the general web. *“How do I...”, “Where can I...”*
2. YouTube searches video media. *“I want to see someone say or do...”*
3. Facebook searches a person’s social graph. *“What did my friends do?”, “What do they want to do?”*
4. Baidu searches the general web: *“How do I...”, “Where can I...”*
5. Wikipedia searches the knowledge graph. *“What did they do that’s important?”, “When and where did it happen?”, “How do they do this?”*

Queries on search engines that are not directly based on actions (such as, “Fred Rogers”) are often from people trying to find information on things that others have done. People tend to omit their actual intention because they intuitively know that a search engine wouldn’t understand what their actual intention is. Instead of asking, “What did Fred Rogers do that was so special, and why did people love him?” they search for a primitive query like “Fred Rogers” and spend time looking for the answer themselves.

People don’t want to waste time searching. They want to find something quickly so they can focus on actually doing something, even if that something is entertaining or novel.

OTOL saves time by allowing you to tokenize your desires and efficiently distributing them to other people, places, and things in the OTOL Matrix. All a user needs to do is either provide the incentive in the form of OTOL, or have a desire to receive it.

## **OTOL saves time by allowing you to tokenize your desires and efficiently distributing them to others in the OTOL Matrix.**

Although there is tremendous value in unplanned discovery as you browse the web, there is even more value in finding random stuff based on what you were really looking for and being able to act on it.

Imagine going to OTOL to satisfy your desires and letting it know what you really want, and finding responses from others who wanted to provide the best response that they possibly could because they wanted to win the 35,372 OTOL bounty that someone put up. Or, if it's not there, being able to press a button and automatically create a contest for others to respond in whatever way you want.

Traditional search engines aren't smart enough to understand your intention, but humans *are*. Where you might type in "unlock games" on any of the top search engines and get millions of results back for you to waste time digging through, on OTOL you would type in what you really want or need and have others do the work for you.

But OTOL isn't just a way to find stuff. It is a mechanism to turn the most underutilized capital in the world – the ability to think and do – into liquid assets.

The 'internet of things' is limited by the number of machines that exist. You would only want a machine to do so much, anyway. The 'internet of actions' is limited only by human imagination. The dead capital of wasted minds and hands has tremendous value once we are able to unlock it with the right incentives.

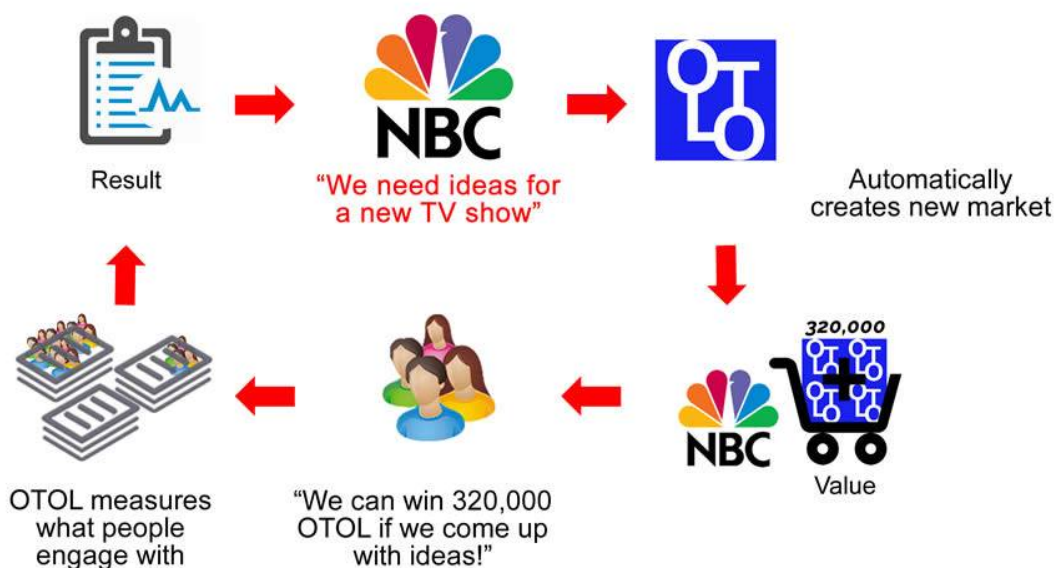
We could even say that many of the best ideas, inventions, solutions, creations, etc., go undiscovered because the person who thought of it did not have a way to distribute it to the right people, or a reason to do so in the first place. Someone in Paraguay thought of the best slogan for your business, but you'll never find out what it is because it wasn't easy for them to let you know about it, and they didn't know what their benefit would be to do so.

In the Matrix of OTOL, a myriad of intention meets a myriad of ability. Each 'action query' can easily become a request for the crowd to fulfil an intention, driven by the desire for the bounty that awaits the best response. This provides OTOL with a unique position in a sea of general and vertical search engines, but does not begin to illustrate our unique capacity to 'exact-match' user queries to deliver the most qualified results.



Traditional search engines crawl a pre-existing web. OTOL's Matrix will crawl webs of content created by users in order to measure what sticks, creating a picture of what people find most engaging. OTOL can also monetize this intelligence for the benefit of all users of the platform without infringing on user privacy.

Unique to OTOL, any advertisers on the platform will need to make their posts engaging and rewarding for users. Those that aren't interesting enough or rewarding enough simply won't receive any attention. There is no need to force users to look at commercial messages that don't provide direct benefit to the user. Advertisers will, essentially, benefit the community with direct and indirect rewards in the form of bounties and increased token demand. Advertisers also get a triple benefit in return: the best responses, free advertising, and intelligence about what people really think about something very specific.





Further, by shifting the majority of our intelligence needs to our own marketplace and providing incentives for users to add value for other users, we can operate far more efficiently than other general or vertical search engines.

Imagine if the top search engine had its hundreds of millions of users working to improve the platform at zero cost rather than sixty thousand highly-paid employees. This state of 99.99% of resources going to waste is a small sampling of the 'wasted capacity' that OTOL seeks to engage in a market-based setting, which benefits everyone. Through tokenization, OTOL can do much more with far less.

Our 24,218,181,818 tokens should satisfy our needs for many years due to the token having 18 decimals. This, along with 11 integers, provides us with 24,218,181,818,000,000,000,000,000 units of value that can be used for transactions, similar to how a single Ether (1 ETH) can be used to pay the gas for approximately 25,000 Ether transactions today.

Development is broken into three main phases, modeled after James Surowiecki's *The Wisdom of the Crowds*.

### Phase One – Cooperation [In Progress]

In phase one we are developing the basic framework of the OTOL Matrix, a multi-sided marketplace for every search term that channels disorganized intentions into purposeful and directed action.

Users cooperate on the platform by initiating requests and queries, or responding to them.

#### Phase 1 - Cooperation

The screenshot displays a task titled "Translate this document for me" with a bounty of 4,300 OTOL. Below the task, four user submissions are listed:

- georgie\_Z: "Paragraph number 2 states that..." (marked with a green checkmark icon)
- best-translation.com: "Best translation at your service" (marked with a green checkmark icon)
- alex256: "already done" (marked with a green checkmark icon and a red star icon, labeled "winner")
- SHINBO1: "HODL my beer.. I've got this!" (marked with a green checkmark icon)

*Goal: An action market for every person, place, and thing in the known world, with the ability to connect to any other market in the OTOL Matrix.*

### Phase Two – Coordination

Phase two will enable more complex tasks to be distributed among users. The Matrix will divide labour into two types:

1. computationally tractable tasks (scale): which it could perform itself; and
2. computationally intractable tasks (magnitude): the more difficult and social tasks, which it will incentivize users to perform

Matrix extensions will focus on coordinating behaviour to allow for tasks to be performed more efficiently across disciplines. Some extensions will act as autonomous agents that are designed to create multiple markets and act only on the ones that receive the most valuable feedback.

## Phase 2 - Coordination



"I want to go to France for 1 week to visit vineyards. My budget is \$1,800. Plan my trip!"  
bounty: 75,300 OTOL



[DONE: How to get from Paris to Luberon]  
autonomous\_POTbelly

- Market 1: "What's the best way to get from Paris to.."
- Market 2: "Should I stop by Lyon on the way from..."
- Market 3: "Need someone to reserve a ticket from.."



[Closing Market: Homestays in Luberon]  
shoulechy

- Market 1: "(French language) Make a call to a family in."
- Market 2: "Airbnb: someone find a nice place for April."
- Market 3: "In Provence? Any farm stays in the area?"



[DONE: Found the best wine activities in Luberon]  
autonomous\_undertaker1

- Market 1: "What's the most popular vineyard..."
- Market 2: "What are some good activities..."
- Market 3: "Anyone in Provence? Help me ..."



[Searching for best price from Buffalo to Paris...]  
time\_2\_travel

- Self-market 1: "Search LGA to ORY..."
- Self-market 2: "Search JFK to ORY..."
- Self-market 3: "Search BUG to MRS..."

*Goal: Use OTOL incentives to direct users' actions on a basic level, and then allow them to self-organize and perform more complex tasks.*

## Phase Three – Cognition

In phase three we will use Matrix extensions to draw meaning from and act on data using human signals.

As networks of transistors have evolved into network of computer applications, it is assumed that networks of documents and other files will evolve into networks of concepts. To understand these concepts and the relationships between them in an efficient and cost-effective way, we will develop Matrix extensions that create and participate in contests in order to see what has value in which domains and what does not. Further, the extensions will refine their creations based on feedback, developing patterns based on how its external environment responds. In this way, the Matrix can begin to predict human thought and behaviour in order to understand how to think and process.

## Phase 3 - Cognition



"Should I quit school or keep going?"  
bounty: 1,520 OTOL



"You should probably change your major"  
autonomous\_DEEPBRA1n.32c

- Market 1: "How hard is it to get a job with a degree in..."
- Market 2: "Going for a PhD. How hard is this professor?"
- Market 3: "Any ideas for a doctoral thesis?"



"Well, let's talk about it"  
autonomous\_shallow-blaine

- Market 1: "What's the best way to talk about quitting..."
- Market 2: "Are there alternatives to quitting school?"
- Market 3: "I need 3 good stories about people not giving..."



"If you quit, you could try out your own business"  
autonomous\_5971596cindyhehe

- Market 1: "What do people really need right..."
- Market 2: "Contact the SBA for info on a small..."
- Market 3: "If I have some experience with gene..."



"I set up some tentative interviews, if you..."  
autonomous\_大洋六大

- Market 1: "Looking for a job in Biloxi"
- Market 2: "Willing to re-locate for the right job."
- Market 3: "Genetic research intern needs some..."

*Goal: To determine the how and why of things to develop a deep understanding of reality and the world around us.*

We do not imagine an intelligent future where humans aren't an essential part of the equation. We aren't looking to create machines that control everything, but make human lives better, easier, and more interesting by filtering out the noise and being able to find value more easily.

## What is Shopomy?

Shopomy is an app that will allow mobile phone users to perform transactions with another person or business easily, with zero fees. It is designed to be a worldwide, distributed 'personal bank' with tokenized accounts that can be used for direct, person-to-person transactions.

Shopomy's goal is to make it easier for people to buy the things they want or need, and make it easy for business owners to increase their liquidity.

### The McDonald's Way

In the same way that McDonald's Corporation leveraged burgers to build a massive, worldwide real estate empire, Goodomy is leveraging consumer retail spending to build a massive, worldwide distributed 'bank' that fits in your pocket.

In the 1950s, the future president of McDonald's, Harry J. Sonneborn, approached Ray Kroc with a revolutionary new idea. His concept was for McDonald's to focus on owning property and charge the most number of tenants the highest rents possible in whatever way it could. He decided that if all of the tenants sold always-popular items like burgers and hot dogs the tenants would not have a problem paying higher-than-usual rent and never miss a payment. Ray Kroc loved the idea, and history was made.

Sonneborn once said, "We are not technically in the food business. We are in the real estate business. The only reason we sell fifteen-cent hamburgers is because they are the greatest producer of revenue, from which our tenants can pay us our rent."

Although they make more revenue with burgers, they make more profit with real estate. That was the original idea behind franchising. The McDonald's restaurant branding and marketing was just a very effective way to grow their real estate business.

Jeff Bezos of Amazon had the same revelation. He said, "The wake up call was finding this startling statistic that web usage in the spring of 1994 was growing at 2,300% a year. You know, things just don't grow that fast. It's highly unusual, and that started me about thinking, What kind of business plan might make sense in the context of that growth?"

Bezos analyzed the top 20 mail order businesses and determined that books were the commodity for which no mail order catalogue existed, because such a catalogue would be too big to mail out.

Like McDonald's using consumer love for hot dogs and burgers to build a \$40 billion real estate empire, Bezos used love for books to build an ecommerce infrastructure company that both retailers and other internet companies can use as a platform. McDonald's and Amazon are both far more than they appear to be on the surface.

Shopomy will be an app that serves as a platform for retailers around the world to sell their goods to local consumers. This is not ecommerce, like Amazon, because transactions are processed offline. (It is interesting to note that worldwide retail spending in local stores is significantly larger than ecommerce as a whole – by 1,500 percent.)

But, like McDonald's fast food business, the shopping aspect of Shopomy is the facade. It will actually function as a distributed 'bank' powered by user transactions. Goodomy will be the 'real estate', with Shopomy serving as a blockchain-based infrastructure for retail that is easy for everyone to use.

If McDonald's thought about how to charge the most number of tenants the highest rents possible and came up with the hot dog and burger franchise concept, Goodomy uses retail spending to get the most number of account holders making as many transactions as possible.

## **SMART Accounts**

Shopomy SMART accounts are a way for consumers to amplify value with transactions, and for businesses to temporarily tokenize their inventory.

SMART (Self-Managed Account Redeemable Token) helps consumers buy things they want or need. It is a tokenized personal account that people can use for direct, peer-to-peer transactions with stores, restaurants, supermarkets, service business, and friends or strangers, in ways that were not possible before.

Buyers using Shopomy will receive benefits and special discounts from using their SMART accounts to perform transactions, which may influence them to spend more money at local retailers on the platform. This will provide sellers with added liquidity for their business.

## **Release Date**

Shopomy is scheduled to be released on May 24, 2018, for Android devices.

## About Goodomy

Goodomy is dedicated to improving the lives of millions around the world through the wonders of the free market and blockchain technology.

### The GOOD Team

The team behind Goodomy is headed by Antoine Sorel Neron, an early pioneer in blockchain-based technology. Through his Karmashares project (for Karmacoin cryptocurrency) he announced plans for the creation of the [first true ICO](#) with IPOCOs (Initial Public Offering for COins) on April 9, 2014 and it was launched ten days later. Other coins, such as MaidSafe and Ethereum, followed soon after.

Antoine leads seven developers, as well as a team of three for Goodomy's South American efforts, which includes an economist, business process expert, and local marketer to help Goodomy dominate in the Americas.



The development team is expert at building platforms for millions of everyday consumers – rather than the very limited cryptocurrency market. With the intention of having tens of millions of regular people using Goodomy on a daily basis, the broader consumer market is our primary focus.

### Why Not the Usual Kind of Crypto Team?

Goodomy's approach to building a strong user base of everyday people is unique among the world of cryptocurrency and, as such, we will do things differently. Having had experience leading the Karmacoin team in 2014 (after the original developer abandoned the coin) it was realized that a large cryptocurrency team has an inverse effect on the quality of the vision at the growth stage. The bigger the initial team the more unfocused (and corrupted) the original vision is likely to be.

Teams are good for creating logically and organisationally *centralised* systems like PayPal. But for a logically centralised and organisationally *decentralised* system like Bitcoin or Goodomy, the fully-formed logic of a single human mind should lay the foundation for later teams to work on executing the vision. It could even be a Steve Wozniak patiently executing Steve Jobs' vision in the early Apple days.

But a team would not have had the patience to stick to Satoshi Nakamoto's original vision while Bitcoin was being developed. Teams have an inherent bias to authority and, as such, would find it more difficult to understand the value of a system that distributes it. It was much easier for others to understand the power of Bitcoin only after it was released and put into use for a while.

Whether we like it or not, some of the greatest companies are formed by 1-2 people, then others join as the vision begins to take shape. HP, Apple, Microsoft, Dell, Google, Yelp, Ford, Standard Oil, Instagram, Dropbox, Walmart, Amazon, ebay, AdMob, Box, Wikipedia, Evernote, and so many others, all developed their core offerings first then brought on others to help afterwards.

Once the basic foundations for Goodomy are in place – and our product is released – we will focus on finding a suitable office location for a permanent team of research and development, sales and marketing, management, and others to work in one location.

If Jeff Bezos tried to form a team when he started Amazon, it would have never gotten off the ground. (He tried. They laughed at him.) To explain Amazon's vision to dominate the then-new ecommerce industry using books is something only he understood at the time. And the rest is history.

## **A Note on Forward-Looking Statements**

Certain information set forth in this document contains “forward-looking information”, including “future oriented financial information” and “financial outlook”, under applicable securities laws (collectively referred to herein as forward-looking statements). Except for statements of historical fact, information contained herein constitutes forward-looking statements and includes, but is not limited to, the (i) projected financial performance of the Company; (ii) completion of, and the use of proceeds from, the sale of the shares being offered hereunder; (iii) the expected development of the Company’s business, projects and joint ventures; (iv) execution of the Company’s vision and growth strategy, including with respect to future M&A activity and global growth; (v) sources and availability of third-party financing for the Company’s projects; (vi) completion of the Company’s projects that are currently underway, in development or otherwise under consideration; (vi) renewal of the Company’s current customer, supplier and other material agreements; and (vii) future liquidity, working capital, and capital requirements. Forward-looking statements are provided to allow potential investors the opportunity to understand management’s beliefs and opinions in respect of the future so that they may use such beliefs and opinions as one factor in evaluating an investment.

These statements are not guarantees of future performance and undue reliance should not be placed on them. Such forward-looking statements necessarily involve known and unknown risks and uncertainties, which may cause actual performance and financial results in future periods to differ materially from any projections of future performance or result expressed or implied by such forward-looking statements.

Although forward-looking statements contained in this document are based upon what management of the Company believes are reasonable assumptions, there can be no assurance that forward-looking statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. The Company undertakes no obligation to update forward-looking statements if circumstances or management’s estimates or opinions should change except as required by applicable securities laws. The reader is cautioned not to place undue reliance on forward-looking statements.

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