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# EXB COIN

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Innovation. Community. Education



## Light Paper

The Future of Measuring, Improving & Maintaining Human Capital,  
is Now Blockchain Technology



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# The Future of Measuring, Improving & Maintaining Human Capital, is Now Blockchain Technology



## Light Paper Introduction

This Token Generation Event,(TGE) is different from the norm. It is not simply an idea, it is a visionary idea. It will not only challenge the inefficient status quo in three existing markets, it will leverage the power of blockchain to disrupt those three markets, through one technology solution. As such, the light paper is a detailed summary of our White Paper, which contains more detailed research and rigour. Our plan is a blockchain enabled token economy, capable of addressing major competency problems, concurrently, on a personal, business, and country level - thereby creating lasting value for all token owners with a cyclical token utility on a truly global scale.

This Paper describes the future of measuring, improving, and maintaining Human Capital, which is the single point of weakness in any economy or company. The prize for the global economy is trillions of dollars in savings and profits while changing the lives of millions of people who are otherwise being left behind by a broken system. The prize for every individual is an immutable record of verified competence and achievement and a Credibility Score akin to "the carfax.com of personal resumes or c.v's" The prize for our Partners is a rich set of developed blockchain API's which will enhance existing platforms ,bringing access to customers and markets ,within a collective of shared resources that could not otherwise be accessed.

Human Capital is defined as *"the skills, knowledge, and experience possessed by an individual or population, viewed in terms of their value or cost to an organization or country."*

***This project is initially about transforming human capital through business education, training, and trading, within a global community using a decentralised platform of data driven AI. It will solve the biggest risks to personal prosperity and business growth, in any market, in any country. It will also achieve first mover advantage by bringing personalised token economics to the global business community.***

It represents a global shift in personal empowerment and entrepreneurial success - simultaneously raising the value and delivery of people and organisations. Further, the natural expansion of the underlying vision will eventually bring about, and stimulate disruptive change in the way we educate our children in traditional education

This Light Paper shall lay out the credibility of the business model. It shall focus on the benefits for stakeholders addressed by this new token economy the blockchain technology platform involved, the cyclical utility of the token, the team behind it, and how they plan to be good stewards of the TGE proceeds, in delivering this vision.



# Executive Summary

Where Education meets Business there are three very real problems in Human Capital.

1. There is **no global quality standard** of business education, which means there can be little trust that knowledge in courses translates to business results
2. There is **no reliable proof of credibility** for applicants seeking jobs, which means employers taking blind risks or incurring costly verification of recruits
3. There is **no easy access to capital**, experts, or relationship networks which means that entrepreneurs, management leaders, and business owners are left frustrated and increasingly isolated.

## 1. THE HUMAN CAPITAL PROBLEM WITH BUSINESS EDUCATION

All businesses must trade successfully to survive. This requires the attraction and retention, of external customers, and internal, skilled human capital. The key to both, is having the competent human capital capable of generating data driven, competitive strategies and insights. Businesses capable of forming strategic, transactional, and long term relationships with customers don't just survive, they thrive.

*The lifeblood of human capital, is business education and training.*

However, business education and training are broken and human capital is being wasted on a global scale. In companies and countries alike it is costing the Global Economy more than \$29T in GDP every year due to business failure<sup>1</sup>, because there is **no global standard of trust for making informed business decisions**. 50% of businesses fail before their 5th anniversary.<sup>2</sup> Entrepreneurs, management leaders, and business owners are left to their own devices and most don't know where to go, for the help they need the most. Much of this business failure is avoidable.

## 2. THE HUMAN CAPITAL PROBLEM WITH EDUCATION

This is made even worse by the rising costs and failure in coordination of global education systems. This is made even worse by the rising costs and failure in coordination of global education systems. 34% of the world population of children are not in school<sup>3</sup>, despite the right to education being enshrined in International Law.<sup>4</sup> Without literacy, numeracy and knowledge - there can be no realistic prospect of future earnings when those children become adults. They face the real prospects of poverty and exclusion.

Yet the 66% of children who do attend school also face future challenges.

Although 'Education' receives \$28T in governments funding each year,<sup>5</sup> the underemployment of graduates is a growing problem.<sup>6</sup> Parents face escalating costs to produce Graduates who cannot fully engage with employers.<sup>7</sup> when they enter the employment market. Graduates are ill prepared for the diversity, and speed of of change that is inevitable, and this is only going to speed up as the world shifts from state controlled, to entrepreneurial economies.

However, it is not not only graduates who suffer from having a lack of the right competencies for businesses seeking talented human capital - the chances of a job seeker finding work in developed economies halves at just 45 years old<sup>8</sup>.

The resulting confusion impacting Human Capital is significant. 85% of companies admit to making a bad





hire which can result in a massive negative cost of x3 times<sup>9</sup> the annual salary of the bad hire. It's less surprising when considered in context - that many people lie about their competence, or 'bend the truth' on their Resume to get a job.

When it comes to making decisions about applicants, without proof, there can be no real trust for employers of their competency. The Risk Advisory Group 2016, reported 70% discrepancies with self reported academic achievements on resumes and CV's - 10% even having false grades<sup>10</sup>. There has been no way to verify the complete picture of education and competency credentials of an individual, including validation of certificates, achievements, skills, course completion, degrees, awards, etc.

Directly stated, the main preparation feed into the entrepreneurial and business economy traditional education, cannot cope with the required speed and flexibility of competencies needed by the 50% of businesses that survive their 5th birthday<sup>2</sup>. Little progress is being made on solving this problem - the death rate of companies remains consistent every year.<sup>11</sup> The business feeder system is simply recreating a delayed cycle of confusion, inefficiency, and failure with every graduating class because there is no real way to prove competency

### 3. THE PROBLEM WITH ACCESS TO RESOURCES

The 50% of businesses that do survive, have problems too. They face a constant struggle for access to resources; capital, and networks of relationships.

1. Decisions by lenders do not take into account the business acumen or competency of the borrower<sup>12</sup> ignoring non financial information about the credibility or the business,
2. The 4 main companies in the peer to peer groups market were all formed before the creation of the internet, so have legacy cultures and systems.
3. Isolation among entrepreneurs poses functional and social psychological problems.<sup>13</sup> 72% of entrepreneurs report concerns about mental health<sup>14</sup>, while CEO's experience depression at double the rate of the general population.<sup>15</sup>

Human capital in companies and countries is indeed being wasted on a global scale. Ineffective hiring, poor business decision making, and lack of entrepreneurial competence and access, led us to the conclusion that **it's time for a vision to change the world.**

### THE SOLUTION

*Much of this vision can now be achieved by applying blockchain technology, and these global problems can now be tackled on a global scale by introducing a community model with a utility token as part of the solution.* The adoption of a token economy in the global business community, will benefit all cryptocurrencies and tokens

**This TGE shall create a Global Business Community of millions of Entrepreneurs who can get access to exactly what they need the most, at exactly the right time, to prevent decision failure and to build and grow successful businesses.**

In summary, where Blockchain meets Business Education there are three very real solutions to the Human Capital problems.



**1. We shall create trust in business education** by defining a global Quality Standard, against which all courses can be measured, and graded for delivery of the top 40 competencies necessary for business success. Smart contracts create a digital signature for each course, and eventually, AI will be able to make recommendations for course creation using predictive analytics.

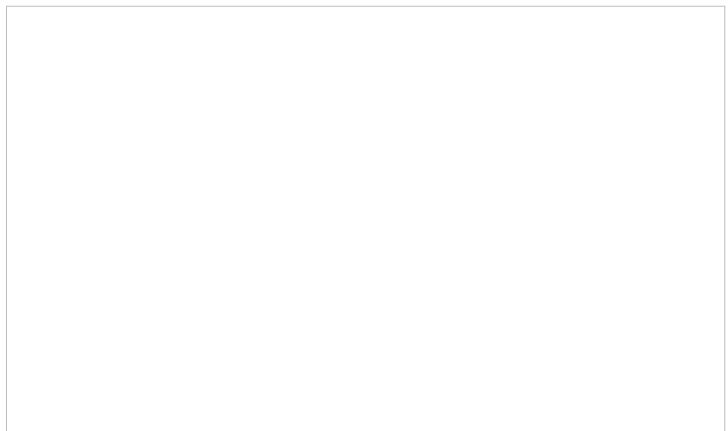
**2. We shall create reliable proof of credibility** for students, applicants, and employers by establishing an immutable and verified, Credibility Score, likened to a 'carfax.com for resume's and CV's, we shall give each token owner a user controlled, verified Identity Wallet capable of making utility token micro pay-ments and receiving token rewards.

**3. We shall create blockchain enabled peer to peer support resources**, in a gamified 'Platform as a Service' cloud based repository, with micro rewards for the achievement of points, completions, and courses. This will facilitate member services, micro loans, small business loans and relationships with strategic lenders of choice.

The very nature of a Human Capital Project makes it people centric. As well as the technological backbone, there is a need to inspire a community to 'catch the fire' of the power in a Global Collective. It is much more than simply motivate or transacting through traditional sales and marketing efforts.

Blockchain technology brings scope and scale to a world changing, collaborative movement, which needs to be facilitated to make it easy to do. Our TGE will create a number of blockchain API's, a Platform-as-a-Service, Cloud Services, a data-rich Advertising Exchange, and a leveraging of smart contracts which has never before been applied to traditional business trade deals. All of which serve the adoption of our Utility Token. The primary benefit for commercial stakeholders, will be the creation of a destination marketplace, with millions of highly qualified prospects and customers in one place. The primary benefit for token owners, will be cyclical utility and increasing adoption of the token .

The critical stakeholders are Trainers, Experts, Course Creators, Sponsors, Advertisers, Students, Members, Governments, Charities, and Institutions.



Click on the image to enlarge it

## Outline Of The Vision - Why A TGE?

**Exchanging business growth strategies should be fast and borderless. The company intends to become the world's foremost Peer-to-Peer networked business education community.**

A TGE allows us to achieve a wider scope in a faster timeframe, with a technology backbone that will enable us to disrupt the business education and training industries, reaching even into mainstream education. We are bringing access to skills and competency development to the disenfranchised, the unbanked, and all those with authentic, untapped potential. This adds millions of people to the entrepreneurial economy. Not only that, we want to take token adoption and usage to mainstream business, bringing access to new human capital resources, and financial capital lending.



We want to make it easy for our Members to get a Sustainable Competitive Advantage through better decisions, stronger campaigns, engaged teams, lower costs, and job creation. They will be able to predict change before being knocked off balance or knocked over.

Executive Boardroom, through EXB, is uniquely positioned to establish the first mass market business education standard and cryptocurrency by providing a platform that brings stability and trust to a chaotic market.

## The Benefits to Critical Stakeholders

### FOR TRAINERS, EXPERTS AND COURSE CREATORS

Before blockchain, there was no common standard of verified business education from vocational or academic learning. There was no way to verify the competency framework of any business education course. There is currently little protection against fraudulent course providers and false representations of competence and achievement. This makes the majority of all courses sold variable in quality and content.

We will create the Global Quality Standard (GQS) for business education and training by which every course can be measured against the 40 critical business competencies necessary for success and block-chain-enabled technology as a foundation - including smart contract verifications for immutable evidence. The specific blend of competencies held by individuals or needed in job roles are definable, which makes it easy to benchmark each course. This digital signature will combat copyright theft and illegal piracy

Every Course can now have a competency based delivery profile, measured and accredited against the top 40 competencies necessary for success.

The AI algorithms shall even learn over time, and make recommendations for Course titles and subject areas, which are needed to serve specific, emerging competency requirements.

Thus the accredited Trainers, Experts, and Course Creators will be able to differentiate on a global scale, opening access to international markets, and a diversity of consumers for their teaching. They will have competitive advantage because they will be able to communicate their results with blockchain-backed proof. They will be able to communicate through their marketing, how their course improves or adds value to an individual's "credibility score." (see below)

### FOR STUDENTS, AND MEMBERS OF THE COMMUNITY

The concept of a credit score is well established in financial markets. Blockchain technology allows the aggregation of competencies and achievements to a mathematical algorithm, creating a "credibility score" for each person, made up from their cumulative experiences.

Before blockchain, there was no "Carfax.com" for business acumen. No historical record of credibility existed other than the inefficient CV or Resume, that could not be checked, verified, and standardised. EXB will create a Members Directory and Identity Wallets with verified badges for skills, competency attainment, and certifications for academic and non-academic for individuals, businesses, universities, and charities to verify the education and credentials of an individual. These credentials include competencies



attained, course completion, certificates, degrees, awards, career paths, etc. and each with a pathway of micro-payments in token for maintaining the records. Each person can have an immutable Credibility Score.

## **CREDIBILITY SCORE**

We shall use predictive analytics to create a “Credibility Score” for each person based on the aggregation of their influence, achievement and experience. The AI quantifies the competency attainment points and levels within the gamification and historical acquisition events, and by validating with qualitative behavioural data points gained from experience, attendance, meetings, quizzes, tests and voluntary profiling, predictive analytics shall build a Credibility Score for each person. This can be detailed and broken down into user-controlled, selective access to the Member Wallets.

*It will permit skills based measurement e.g. allowing someone with no academic record yet has tens of thousands of followers in social media, to realistically compete with a graduate in media studies through their credibility score.*

Members will easily find and trade with other like minded businesses, in any Country, with vastly reduced exposure to risk of fraud, failure or misrepresentation - based on quality, parity, and verified credentials. One business will be able to trade with another using smart contracts, knowing that each can be trusted - and each trained to the same stable standards of competency and business education.

## **FOR SPONSORS, ADVERTISERS, DISTRIBUTORS, AND PLATFORM OWNERS**

For Sponsors and Advertisers, who will themselves be driven to join and engage with the community, the commercial benefits of having a thriving, and highly interactive community come through the ‘stickiness’ of a highly engaged, profiled and responsive target market - all their customers in one place.

We shall build a blockchain enabled Ad Exchange for advertisers which will serve as part of a Marketing service within the platform, and Advertisers will be facilitated to deliver highly targeted, highly relevant campaigns, within courses, events, seminars, conferences and exhibitions.

We shall offer a revolutionary, anonymised, data interrogation algorithm for advertisers and sponsors to find and promote to prospects with the highest propensity for their products and services, spanning psy-chological needstates, psychographics , geographics, demographics, credibility scores, behavioural scores, and participation points, spanning billions of records.

Sponsors too will have significant opportunities to associate their brands and marketing messages with every significant touch point in the community, from Macro event and venue sponsorships, even down to the granular level of specific online lessons if appropriate. All of which will be utilising EXB Tokens as the medium of exchange at a discount to fiat currency.

Our vision extends beyond our own platform, however. Before blockchain there were thousands of Learning Management Systems, (LMS) in a fragmented but growing Elearning industry. Each with a different centralised view of delivery style, course creation, and student or course management. Very few platforms delivered personalised user experiences, and fewer still were built around the reinforcement of values or skills & competencies. There was no global scope.

The digital market for using tokens on websites is already valued in the billions,





We shall open the EXB Blockchain through API integration, to the entire LMS industry, and the token adoption to their own platforms will bring significant cost and performance benefits;

1. Lower transaction costs than using fiat banking systems.
2. Removal of merchant account chargebacks and refund charges.
3. A significantly improved course completion rate because of the gamified token economy. *As users and members progress through the steps to completion, Platform Owners can set their own reward levels using micropayments as rewards - and the use of tokens for completions, certification, and even discounts (creating a carrot on a stick approach), all of this make adoption of EXB Blockchain very attractive. It serves a higher likelihood of repeat sales and retained customers.*
4. More focused targeting of additional products and services, based on the data derived from the AI algorithms and predictive analytics, (taken from gamified course completion and credibility scores) which can make personalised learning pathways for jobs, competencies, and career aspirations.
5. The unique blockchain signature afforded each Course and the Wallet integration also serves as a disincentive to Copyright theft, and illegal piracy, since any unauthorised sharing of the course or course content cannot feed the credibility scores or wallets of unapproved consumers. Platform Owners will sell more of their authentic content as a result.
6. They can reach a significantly wider market population by adopting tokens by reaching the vast scale of the digitally enabled, but unbanked global population made possible because the token economy is both classless and borderless.
7. The ability for the Platform Owners to make use of the blockchain elements will add significant marketing and brand value through proof and trust - to their lists. The Course Global Quality Standard adds credibility badges to all their courses, and feeding data into the users Credibility Score and Identity Wallets add further added benefits to each platform owner without the need to invest resources to reinvent this coding.

A cloud-based knowledge marketplace will allow accredited platform partners to select their own education offering and inventory. Their users can select their own training path and artificial intelligence shall learn which path is best for each unique user and report it to the platform owners and course creators. This levels the playing field for people who didn't go to (or couldn't afford to go) to University and introduces millions of talented people to Opportunity.

Giving people what they need in exactly the way they prefer to learn and rewarding them in tokens for participating and achieving every micro step will transform course completion rates for the industry as a whole, with one of the strongest global digital tokens in common adoption.

## FOR GOVERNMENTS, CHARITIES AND INSTITUTIONS

A significant part of the project will be to establish a philanthropic Foundation to support business education in developing countries and among young people.

Adoption of a token economy in doing so will make a significant impact on the 2 billion adults comprising the world's unbanked population<sup>16</sup>.

*"There is still more work to be done to expand financial inclusion among women and the poorest households. More than half of adults in the poorest 40 percent of households in developing countries were still without accounts in 2014". WorldBank.org<sup>17</sup>*

The governments and corporations donating to our Foundation will, through smart contracts, be able to see that the money they give goes directly to the end user. Not only that, they will have directly



measured dashboards of performance on the progress of each person or group they have directly sponsored. This will highlight the human capital returns gained as a direct result of their donations, an opportunity discussed already with several Ambassadors to deliver specific training and education via our platform and token.

The Foundation shall award and process applications for micro loans at low interest rates, and receive micro payments for the Identity Wallets as venture philanthropy. It shall award Scholarships and grants for continuing education and research.

EXB Foundation shall raise donations through strategic relationships and partnerships for emerging economies, underprivileged target groups, small startups, and the advancement of knowledge to solve the global problem.

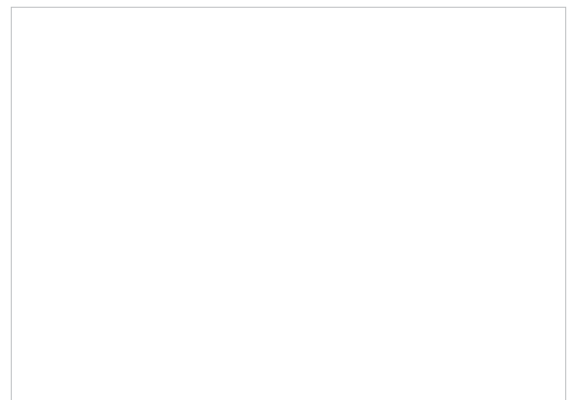
High quality courses combined with 'sticky' values rewards and skills transformation will create an immutable proof of progress feeding into the Identity Wallets for individuals and engagement verification. Thus, delivering entrepreneurial flair among small and midsize business owners, graduates, senior citizen retraining, and the transfer of measurable skills between mature and emerging markets.

Educational institutions adopting our token economy can also provide a paid activity through newly created companies to all alumni to update historical records into the identity wallets, and benefit from these verification services with no additional cost to themselves.

## The EXB Open Platform (Platform-as-a-service, Paas)

### ONLINE COURSES

Every Course Program hosted and delivered through Executive Boardroom can be consumed on any device at any time - in video, audio, pdf, or transcript - with all actions collated and controlled by algorithms to award points, achievement badges, and certification - all immutably recorded in the blockchain - acting as a verification record like a "credibility score". This makes for hyper-personalisation in the user experience (click to enlarge). - all immutably recorded in the blockchain



Click on the image to enlarge it

### MARKETING AD EXCHANGE

EB will launch an **EXB Ad Exchange** where services providers can promote their Courses, Services, and Products in a fully transparent way within the personalised platform - segmented and tailored to the member's identity and profile. All transactions will be in EXB on a per view or per-click basis.

### MEMBERS DIRECTORY

There are seven levels of Membership in the EB Platform, from Free Green Membership and rising in bundle package offering through a range of price points; Purple, Gold, Platinum, Diamond, Ruby and Black. The members directory shall contain verified information at a personal and company aggregated level, akin to a LinkedIn model but with user controlled wallet entries

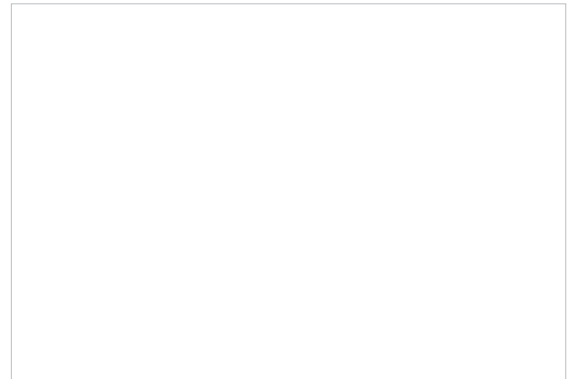


## IDENTITY WALLETS

Each token user shall have their own verified Identity Wallet for coin storage, transactions, micro payments, rewards, blockchain records, competencies, and of course the Credibility Score. These shall be user controlled and subject to micro payments for upkeep, interrogation, and entries

# The EXB Blockchain Technology

The EXB technology platform is intended to be made available to anyone around the world through a set of Open APIs, where local education methods can easily be added to the EXB platform and students can easily access all available education methods. These Open APIs aim to enable private and public education organisations such as universities, colleges, training companies as well as their affiliates and to add global education methods into their existing portfolio of services and products based on existing affiliate, partner or accredited educator structure described above.



Click on the image to enlarge it

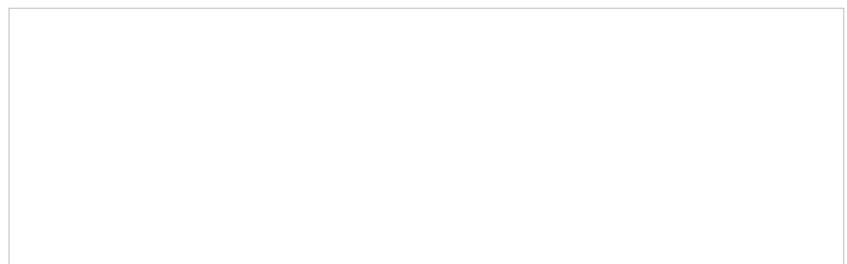
## PRIMARY TECHNICAL COMPONENTS

1. **EXB Coin:** Will be a custom Ethereum-based token used for crowdfunding of the EXB Blockchain project and also the exchange of value across the EXB ecosystem.
2. **EXB Cloud Services:** Will be open and available for all EXB users register themselves, market classes or other knowledge content, manage microloans and provide EXB coin services
3. **EXB Open Platform:** The current Learning Management System (LMS) and platform will be open-sourced and made available for free via typical open-source project philosophies. We will offer a community edition for free download, along with SaaS and Enterprise versions, with services paid in EXB Coin
4. **EXB Blockchain API:** This open API will provide basic functions for availability onto the EXB Blockchain network. Access to the API will be paid by users in EXB coin.
5. **EXB Blockchain:** The EXB Blockchain will be the primary store of data and logic in the EXB ecosystem. It will leverage smart contracts for unique requirements of the ecosystem

A blockchain-based Registrar Service will be used to secure, authenticate and authorize the registration of such Accredited Education Partners and to facilitate business engagement between all participants.

The EXB API will provide primary access to the EXB Blockchain for update, create, add, and dismiss functions. Read functions will be available via standardized wallets. Subject to gas restrictions and costs, Entry and acceptance functions shall be subject to micro payments.

Some initial API functions include:



Click on the image to enlarge it



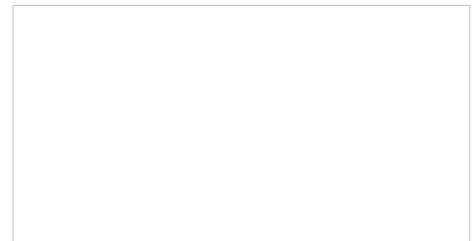
# Organisation Structure and Governance

The TGE will facilitate Executive Boardroom to hire the top talent in the global business education industry, enhance brand awareness through targeted marketing, as well as finance business and blockchain research and product development. The funds will also provide the ability for Executive Boardroom to establish first-mover advantage with a comprehensive user identity & verification wallet, integrated with a smart contract credibility creation system.

**Executive Boardroom** is a for-profit, members only, peer to peer, business education and training community network, serving the single purpose of a significant and sustainable competitive advantage form members in their markets. This shall be achieved through better decisions, stronger activities, en-gaged teams, lower costs and bigger profits.

**EXB Foundation** is a not for profit charity, serving foundation level activities to further the advancement of entrepreneurial and facilitated human capital initiatives in education, and training. This shall be achieved through venture philanthropy, the awarding of micro loans, small business and educational loans, grants and donations to individuals, businesses and other foundations. We are going to create a self-sustaining venture philanthropy using micro payments, business loans, and some other platform charges that will go to the foundation.

One major perception of Charities is the percentage of donations which reaches the end users. It is our intent that the operating costs for our Foundation never reach more than 15%, meaning 85% of Founda-tion funds will reach the end users.



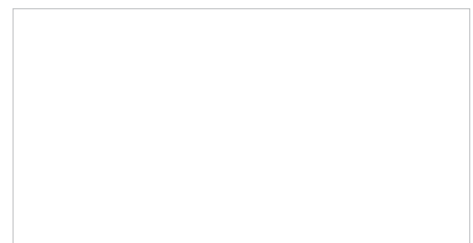
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# Use Of Funds Breakdown

In order to be prudent and good stewards of the funds received, we shall phase the build out of both the technical and operational requirements of the project, setting clear priorities and deliverable milestones.

Of primary importance is the technical delivery of the blockchain and integration capability with the other platforms. However, the phasing and coordination of the business development, operational, and strategic projects are also mission critical.

Since not all the funds will be spent at once, this section seeks to expound further on the planned phasing of the strategic delivery, including a forecasted projection of gross revenues from the combined income streams. We'll include a headline of expectations for each year out to 2025. The chart above is a breakdown of the macro use of funds, having achieved the hard cap target of \$103m.



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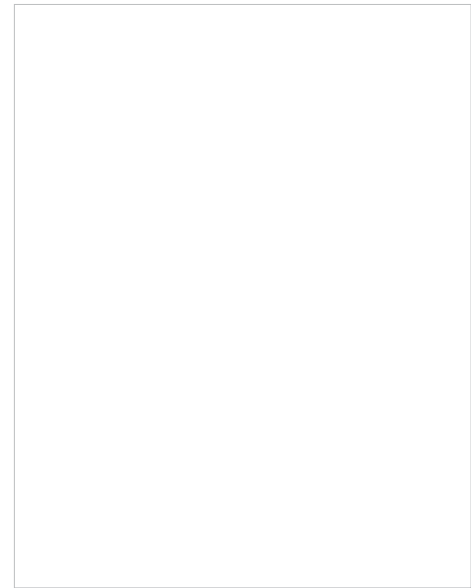
## Subscribers and Revenues

Year	2019	2020	2021	2022	2023	2024	2025
Website Visitors	36.6m	36.6m	39.3m	41.9m	44m	46.2m	48.5m
Free Subscriptions	733.3k	2,333.3k	3,999.3k	8,380m	8,800m	9,240m	10,670m
Paid Members	15,800	47,600	87,600	157,125	198,000	277,200	533,500
Higher Levels	1,700	5,275	9,615	18,855	25,740	38,808	80,025
Revenue Forecast	19.2m	69.7m	119.8m	119.4m	150m	175.5m	202.7m



# Token Economics

The token economy created by the business model is illustrated in the figure below. The Foundation shall work closely with the Operating Company to recruit Token Distributors to make it easy for users to buy the token. The user spends EXB on their personalised learning experience, earning points, badges, and fractional micro rewards as they progress. Once the User completes their activity, they attain certification, are awarded the competencies, and AI shall calculate their Credibility Score. The Users Personal Identity Wallet contains their Token balance, verified documents, credibility score and of course their verified competencies. They shall control external access to their own wallet, and subject to permissions their data may be aggregated to commercial dashboards, or report exclusively to their own dashboard. The user may then use this information for variety of credibility applications, from applications, candidacy, compliance, loans, or just personal development. If the user has granted anonymised use of their data, then we shall offer a variety of commercial dashboards for 3rd party interrogation, each of whom will send EXB to the Foundation, as venture philanthropy.



Click on the image to enlarge it

This TGE can create a successful operating structure with as little capital as \$6m, it would just take longer to generate the expected results, because we have a modular phasing to the implementation plan. We intend to use every available resource generated through the TGE to do so.

Further, we don't need to sell all the available tokens to generate sufficient capital to do so - yet we have chosen to offer maximum value to all early purchasers and adopters by selling the maximum availability now.

EXB will offer EXB Coins through a TGE conducted on the following schedule. The TGE will be conducted in USD, and initial buyers will receive 50 EXB tokens in return for each \$1. Ether, and Bitcoin buyers shall receive a variable amount fixed to the \$ price.

Phase	Target / Limit	Dates	Characteristics
Presale	\$2m	June 2018	Initial Seed and Development
Initial Offering	\$101m	September 2018	Phase 2 Development
Soft Cap	\$25.5m	November 2018	-
Hard Cap	\$101m	December 2018	-

The Seed capital contributors, and large institutional purchasers are locked in for 6 months following the conclusion of the TGE

### All tokens shall be issued in the genesis block

The token shall be listed on a number of relevant Exchanges, with a budget set aside to achieve the desired listings. Other than being instantly available on Ether Delta, we anticipate a listing on HitBTC, Lykke and one of the other major Token Exchanges.

Any Tokens unsold following the TGE will continue to be sold at market rate. This is to all end users from the individual, to Governments.

Target Price	Tokens For Sale	Total Tokens
\$0.02	5,013,870,000	8,356,450,000 Divisible to 8 decimal places
EXB is available to buy with		USD, ETH, BTC, and probably several other digital currencies





## Core Team



### **Mark Donnan**

CEO

Mark is a published author and speaker in the field of Digital Marketing, holding a Masters Degree, a Bachelor's Degree and Postgraduate Diplomas, from the Chartered Institute of Marketing and Ulster University.

His first career specialised in Consumer Brand and Brand Strategic Marketing mixed with Sales, in including Senior Leadership roles at Mars and Pfizer. Mark has been involved in sales and marketing for global brands such as Haagen Dazs, Tropicana, Mars, Milky Way, Snickers, Cadbury, Viagra, Lipitor.



### **Amanda Dake**

M.Ed. - Director of Education

Amanda is an accomplished consultant and speaker in the field of marketing automation, holding a Masters Degree in Higher Education/Higher Education Administration from Oklahoma State University, and is a Certified Clickfunnels Partner.

Widely Recognised and endorsed by her peers as an expert in Social Media, Social Media Marketing, and Social Networking, Amanda has been the owner and founder of her 2 businesses, *Dake House Consulting and Communications*, and *Funnel Kitchen* since 2011, teaching and guiding business owners and entrepreneurs in their marketing and business strategy.



### **Andy Shaw**

Director of Customer Relations

Andy is a globally recognised published author and mentor in the fields of Psychology, Mindset and Structured Thinking, with his books *Creating a Bug Free Mind* and *Using a Bug Free Mind* sold in more than 140 countries around the world. He is the leader of a Cryptocurrency community, and is recognised as an authority in the business implications for emerging trends in the crypto markets.

Andy is also recognised by his peers as an expert in mindset training, with his successful books, brands, training courses, and masterminds all teaching individuals, companies and entrepreneurs how to think, not what to think. He's widely endorsed for his skills in Entrepreneurship, Personal Development, Business Coaching, Strategic Planning, Leadership and Investments, and has taught and trained as an advisor and mentor for more than 16 years. His *Bug Free Mastermind* in Las Vegas is recognised as the leading Mastermind for the Personal Development industry.

His inspiration has always been the change to the inner world and psychological empowerment that brings for the enlightened individual, or team. As an expert in affiliate marketing combined with his prolific hunger for all things Crypto, Andy is excited to bring his skills to the role of Customer Relations, responsible for the reputation of our token.



## **Mike Warren**

Chief Sales Officer

Mike is a Mastermind Forum Founder, Professional Speaker & Consultant, Connector, and Bestselling Author of seven (7) books on Business acquisitions, business funding, real estate, and marketing, and given over 6,000 professional presentations to corporations, non-profit and educational institutions in North America, Europe & Australia.

Recognised by his peers as an expert in Sales, Investments, Real Estate Financing and Transactions, as well as business strategy and business development, Mike brings character and edutainment to the team with his professional stage presence.



## **Lilia Severina**

Advisor and Institutional Fundraising Officer

Lilia is a recognised consultant and speaker in the fields of FinTech and Cryptocurrency having qualified in Linguistics at Donetsk State University of Economics and Trade,

Widely recognised by her peers for talent in new business development, cloud computing, data centres, startups and business strategy, Lilia combines this background with a passion for teaching young adults and children through F4K, Kids Around The World and the Prince's Trust.

## Advisors

**Alan Farrelly**

Managing Director

As the former head of the Institute of Certified Public Accountants in Ireland, Alan is now Managing Director of UHY Farrelly Dawe and White, an Audit, Accounting & Tax Practice in Ireland. Alan has acted as an advisor.

**NAME B.Sc**

NAME is CEO of WeR1 Partners, an investment and advisory firm that partners with companies to fuel business growth in EBITA and valuation through strategy, innovation, investment and global expansion (Subsidiary GoGlobals).

NAME is an Advisor to the Board to various high growth companies in the disruptive technolo-gies, space, entertainment and social impact sectors. In his corporate career, he held senior positions responsible to building the iconic brands of Huggies, Kleenex, Financial Times, Citroen, National Geographic, Wall Street Institute & Fox TV.

**Sharon Needle**

Managing Partner, Founder and CEO at Needle Partners Limited. Entrepreneur

Sharon is qualified as both a Malaysian Barrister (1994) and an English solicitor. She has worked with a number of large international law firms in England, USA, Malaysia and Singapore as well as some solid regional firms before founding Needle Partners in 2007- a successful law firm with a strong international flavour.

Sharon was short-listed in 2016 by the Law Society as Woman Lawyer of the year, with personal specialties: include mergers and acquisitions, corporate finance, finance and banking and Islamic banking, finance and private equity (including Shariah based private equity), cross border transactions, franchising and technical advice on corporate litigation.

Sharon is best known for her strategic thinking and commercial experience.



**Glen Ledwell**

Advisor and Legendary Direct Response Digital Marketer

Glen is an entrepreneur with a diverse background of experience. Starting his first business at 17 years of age, he's since launched and sold half a dozen successful businesses in a variety of industries.

Since 2007, Glen has been the co-founder & the CEO of Mind Movies, where he continues to be the driving force behind all the marketing strategies.

Using a combination of relationship building and marketing acumen, Glen was able to take Mind Movies from zero to over \$6 million in revenue within the first three years. To date, the Mind Movies personal growth products have positively impacted more than 2.5 million lives worldwide.

A few years later, Glen also started another very exciting brand under the Mind Movies banner called Abundant Entrepreneur, where he has consistently taught people how to create their own passion-based, freedom business with the strategies and techniques he himself applied when starting Mind Movies!

With Glen's increased passion and commitment to teaching and mentoring other entrepreneurs, particularly in the personal development industry, he formed the highly acclaimed Flight Club Mastermind, an exclusive, high-end online marketing mastermind for top Internet marketing entrepreneurs.



**Ryan Ellefsen**

Managing Partner

Ryan Ellefsen is the Managing Partner of Platinum Payment Systems and is also the Vice President of National Marketing Resources (NMR). Ryan knows that for merchants, many of the issues they face involve the disconnect they feel towards the banks they work with because banks don't understand the frustrations faced by merchants. This is what sets Ryan and his team at Platinum apart. They aren't bankers, they're marketers. Ryan understands merchants and the issues they face because he has dealt with the same issues and has come out on the other side with experience and success. Ryan has faced obstacles including hundreds of chargebacks and his company completely shutting down with him immediately fixing the problem in order to keep processing. Ryan has also worked with many high-risk marketing companies, running billions of dollars of sales. He doesn't just "talk the talk," he has literally "walked the walk." Ryan took difficult and seemingly impossible situations and flipped them around to keep companies processing.



**Alexandra Cattoni**

Advisor and World Class Direct Response Copywriter

Alexandra Cattoni is a highly sought-after copywriter, marketing strategist and online sales expert.

For 3.5 years, Alexandra headed the marketing team at Mindvalley, the world's leading online personal growth publisher. As Creative Director, she was responsible for overseeing all product launches and promotional campaigns and was the direct team lead for Mindvalley's largest brand, responsible for over \$4 million in annual revenue.

Today, Alexandra is recognized as a powerhouse in the online marketing and event industry. She is the co-owner of a high-end business mastermind, Flight Club, and the founder of Cattoni Creative, a boutique transformational marketing agency specializing in copywriting, campaign design and sales strategy for many multi-million dollar brands in the personal development industry.

An expert on conversion behaviour, digital influence and sales psychology, Alexandra speaks on stages around the world educating entrepreneurs on how to create online community, credibility and conversions.

Her inspiration has always been understanding the hidden and fascinating motivations behind why people act, feel and buy the way they do to create iconic, authentic and effective buying experiences.



# Contact

For details and further updates concerning this TGE, please join our Telegram Channel and email Whitelist at [www.exbcoin.io](http://www.exbcoin.io)



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Chief Sales Officer

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