



UNOLABO SKILLMARKET

Global Marketplace for Freelance. Next Level of Decentralization

WHITEPAPER

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Abstract

Over the past 10 years, the number of employees signing temporary contracts and choosing remote work has increased by 66%. The world freelance market is growing by 15-20% per year and 40% in revenue. There is a trend of shifting from classical IT focused freelance platforms to task services which cover a wider range of skills. Thus, we can conclude that the market is still not filled, and will increase several times over the coming years.

Existing freelance platforms are not provided with financial mechanisms, allowing users to save and allocate a portion of their income for retirement savings, medical insurance, life insurance and covering entrepreneurial risks. Current services do not set a goal of professional growth and self-motivation of the self-employed. Data privacy is not secured, that can lead to hacking or data distortion. Also, the commissions for the use of these Internet platforms are quite high.

Aim of Unolabo team is to create a solution that provides with self-motivation, professional development and job search, taking into account the assessment and forecasting of the skills' demand, social protection and planning of retirement savings for the self-employed people around the world.

Our current unique selling proposition (USP) on the market is a fintech solution that, through a smart contract, ensures the execution of transactions between users, the arbitration of disputes, and automatically generates deductions of the each deal income on a user-customized plan of pension savings, life and medical insurance.

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Risks and limitation of liability

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Introduction

Today the self-employed do not have the opportunity to verify their level of income or social scoring to get loans from banks. Existing freelance platforms are not provided with financial mechanisms, allowing users to deduct a portion of their income in pension funds, medical insurance, life insurance and entrepreneurial risks. Current services do not set a goal of professional growth and self-motivation of the self-employed. In addition, the commission for the use of these Internet platforms is quite high.

The team targets on developing the smart contract that ensures not only the execution of transactions between performers and customers, but also determines conditions for interaction of freelancers with international pension funds and insurance companies.

Besides, the smart contract Unolabo will provide maintaining rating of professional activity of the user which will be used for receiving preferences in the partner loyalty program where credit institutions, hardware, tools and the software manufacturers, airlines, etc. will be partners.

Monetization of the platform is provided with income from interaction with the companies participating in the partner loyalty program. Unlike other freelance platforms, Unolabo does not charge the fees for users' deals.

Unolabo Skillmarket is an Ethereum based freelancing platform which uses blockchain technology to create a more meritocratic ecosystem for self-employed people. The protocol design uses smart contract based escrow mechanism, creating a platform fair to both customers and freelancers and solve problems of social insecurity of freelancers.

Unolabo Skillmarket aims to reinvent the global freelance market, using latest blockchain technology and cryptocurrencies.

1. Mission

The mission of Unolabo is to design a global ecosystem, where self-employed people, working in a professional environment at the local and global scale, will be able to develop their skills and monetize them by selling goods and services; teaching other people. The basis for this system will be a self-executing smart contract that will conduct transactions between users, maintain a rating with decentralized storage of deals results and data of the performers' reputation, ensuring the interaction of freelancers with international private pension funds, insurance companies and credit organizations.

Objectives of Unolabo:

1. Create an infrastructure that fits the needs of users
2. Create a system that meets the interests of the partners
3. Bring up to 1 billion users worldwide

Current tasks:

1. Issue of the UNLB token;
2. Develop the payment system;
3. Develop a smart contract: the functional responsible for conducting p2p transactions and maintaining the rating;
4. Creation of a bonus system for motivating users' activity, attract partner companies;
5. Update the smart contract: the functional of the user settings, responsible for the planning of pension, insurance and credit deductions;
6. Marketing and product promotion.



2. Target Audience

We are sure there are no bad employees - but there are people who have not yet found their vocation. Unolabo will help everybody to find place in this world, get new skills and knowledge, not only providing the classical functionality of the online labor exchange, but also creating an international community of professionals and employers.

The Unolabo Skillmarket project sets global goals, which determine the circle of interested people and organizations - our target audience. We do not just build a user-friendly system, but we also intend to help solving a whole range of social and economic problems of our time.

Our priority is to reduce unemployment and develop professional education in developing countries. However, we consider this not only in the social sense, but also as dynamic markets that let us combine social responsibility with high profitability. Such a synthesis turns into an effective system of motivation for employees and business, the embodiment of which is the Unolabo Skillmarket platform.

As we are focused on solving the problems of ordinary people and business, our advantages are best manifested through the description of the target audience - who can we help and how?

2.1. Freelancers

The term "freelancer" today is often associated with remote work, but initially it meant labor expats - people who moved to work in another city or country. Only the development of modern technologies made it possible to work for foreign customers without leaving their places.

Our project is ready to help both outsourcers and labor migrants, therefore the term "freelancer" in the Unolabo system is used in the broadest sense. Our target audience for this reason is also extremely broad, but it is not vague - we know exactly who and in what roles will be present on the platform.

Applicants are able to find both remote jobs and vacancies in their community, and employers will have access to a global database of freelancer profiles and a flexible skills search system. Everything depends only on the search options and the wishes of the applicant or employer, that is why both passive job search and active are possible.

Note, however, that job search is not an end in itself for us. We create a holistic Skillmarket where a person can develop their skills, get new knowledge and skills, and the vacancy of such a high-quality employee will find itself. Our main goal is the development of a person as a professional and an expert, then a secure and happy life awaits him.

At the same time, we do not limit the user's rights on the platform - he can simultaneously work, teach as a mentor and learn something new. All for the sake of personal development.

The system captures key changes in the user's skills list, its transaction history, reviews and rating. As a result, an interactive dossier from the portfolio is obtained, which allows the employer to draw up the fullest possible idea of the applicant, and the applicant himself is given the opportunity to submit his candidacy in the best possible way and to study the profile of the employer.



Blockchain and smart contracts reduce the risks of remote work to a minimum, as the payment process will be automated. Simply put, the customer physically can not leave you without a fee, otherwise you will not get the result of your work. In such conditions, any frauds are meaningless - only by fulfilling their obligations both sides get what they want.

We remove the main problem of remote cooperation - henceforth the relationship between the customer and the employee will be based not only on trust, but also on a contract protected from manipulation. No freelance site today can offer similar conditions.

For us, the motivation of users to self-development is especially important. For this in Unolabo Skillmarket is responsible for a special satellite system MotiVa. If we simplify its essence, it is a system for stimulating the activity of users. Simply put, every effective action on the platform will affect the personal rating, and that, in turn, is the amount of the reward. You can study or work, leave feedback or receive them - all this will affect the status and amount of the bonus.

Simultaneously, earning and studying has never been so easy, because our functional will be in demand among young people from 16 years of age. First of all, in those countries where it is not possible to obtain free higher or professional education. Why spend money on high school, if you can the same skills, but faster, get in Unolabo Skillmarket, and at the same time much cheaper?

2.2. Office Workers

If you are interested in working in the office, rather than at home, then Unolabo Skillmarket will also help you. It's not so important whether you look for work in your city or outside the country - through Unolabo there is everything. The main thing is that the principles of cooperation will be unchanged for all users of the system: transparency, reliability and protection from fraud.

The advantages of our smart contract for an office employee is that your agreements with the employer will be reliably protected, but at the same time as transparent as possible. All transactions are stored in the Ethereum blockchain, as well as other important information that consolidates your professional development.

This will allow you not only to find work, but also to protect all transactions with the customer / employer, and also to form the basis for rapid professional growth, which for most office employees is not the last value. After all, now all your achievements will be in the form of a portfolio, than previously only freelancers could boast.

2.3. Working Professions and Seasonal Workers

In the conditions of a permanent financial crisis, labor migration acquires a special urgency for representatives of working specialties who can not or do not want to master remote work.

In addition, many professions have a clear seasonal character, especially in agriculture, tourism and services. Why change the profession, if you can earn a whole summer for the whole year? However, here there is a problem with the search for employers, as well as obtaining honestly earned money. They are both decided by Unolabo Skillmarket.



As a global platform, we are initially focused on international cooperation, so finding seasonal work abroad here is not suitable labor. This is especially beneficial given the flexible configuration of our ad system - through it it's easy to look at others, and to show oneself.

For such employees, there is also very important reliability and security of transactions that are provided by our smart contract. As is known, cases of deceiving foreigners who cannot protect their interests in local courts are not uncommon. From now on - they can. Skillmarket implies not only fixing all the key elements of contracts with blockchain, but also insurance risks, as well as arbitration - the dispute resolution system, which we will discuss separately.

2.4. Business

Business is the basis of any economy. It develops most dynamically and rapidly, gives millions of jobs. If earlier we talked about applicants, then it's high time to remember about an equally important element of our platform - employers.

For any employer, finding a qualified employee is a huge problem. The reason is that the world is changing too fast - no education system is keeping pace with these changes. Large corporations can afford the services of expensive recruiters who will travel to different countries and attract carefully selected personnel, but what should small and medium-sized businesses do? The answer is Unolabo Skillmarket.

Our end-to-end search around the world, or you can find work in the office or at a remote job. Do not you like the qualification of the current employees? Unolabo and then our project Skillmarket will help you, it allows you to expand the skills of a representative of any profession.

To improve the skills of the staff, it is enough to choose a candidate for a trainer or advisor, which would help your people to expand their knowledge in the shortest possible time at a reasonable price. Why is the price reasonable? Because everything in Unolabo is associated with the rating - if all this is reflected in the system. Because the cost of each service will be justified.

It is equally important that companies and organizations can join the platform even before the release of Unolabo. To do this, just need to press a special invite-button on our site. And then you can offer your services: our and international transportation, master classes, equipment and much more - through our cross-cutting search you can find everything that employees and employers can need.

At the same time, the blockchain guarantees the reliability of all transactions - a deception in Unolabo Skillmarket is impossible (more detailed in the section on the smart contract). If you want to scale your business, then it is unforgivable to miss this opportunity.

Managers of the middle and senior level can also highly appreciate our functionality of the tasker - the system for monitoring the fulfillment of tasks. This is true for outsourcers and large companies, where there is no possibility to control each employee personally. Now there is no need to buy expensive CRM-systems for each case - everything is already provided for in Unolabo.



2.5. Business Coaches and Mentors

As we have already said, the Unolabo system is very flexible, therefore the roles of users in it are not fixed - everyone can choose their status independently. If you have enough experience, you can engage in basic activities on working days, and on weekends, for example, hold master classes, getting guaranteed income and additional points for rating.

But, this functional Unolabo promises the greatest benefits to professional teachers and coaches, for whom teaching is business. Our decentralized system allows you to find customers literally all over the world, providing guarantees for transactions and opportunities to promote your brand. No more sharing experience with your neighbors - let the whole world see your opportunities, unique experience, skills and knowledge.

Join the platform is also not difficult - you can do it in just a few clicks that will raise your infobusiness to a new level.

2.6. Credit Companies

Work is not only people, but also equipment, tools, business trips, master classes, etc. All this requires expenditure, but it is not always possible to immediately pay for refresher courses or purchase a new powerful laptop. Especially for a person who is just looking for work. But without this, you can not get a higher-paid position. How to be? Split this vicious circle for money - both in fiat money and in the cryptocurrency.

We realize the importance of investing in the future of each specialist, therefore we provide an opportunity to receive and issue loans within the Unolabo platform. For this, private or institutional creditors can join the platform by clicking on the same invite button on our website.

Smart contracts make the issuance of loans as secure as possible, since they fix all the necessary information in the locker, while preserving the confidentiality of personal data. Decipher the contract can only those who have special access keys.

Access to our system can be obtained from traditional banks, credit unions, leasing companies, private individuals, as well as other blockchain start-ups, which already now integrate microcredit services - we are maximally open to all partners.

Unolabo will allow the creditors to expand the client base and increase passive earnings on a percentage basis. At the same time, risks can be additionally insured, which is not present in any blockchain project.

2.7. Insurance Companies and Pension Funds

A smart contract can be taken into account by almost everyone, but something that he can not take into account, should be insured. Insurance provides a new level of security for transactions to platform users. Including in the case of pension insurance, which freelancers or seasonal workers for many years were deprived.

A smart contract, the configuration of which will be intuitive, will automate all deductions for insurance policies, removing another problem from the agenda of employees. No more worrying



about a comfortable old age. A smart contract will do everything for you and for you, but only in accordance with your settings.

We are sure only a real expert is good in his business, therefore we offer insurance companies and pension funds to join the Unolabo platform. Thus, you will also expand your customer base, scaling the business and bringing it to the international level.

This possibility can be extremely useful for small and medium-sized insurers, who in the conditions of the financial crisis are experiencing serious problems in competing with insurance giants. As stated earlier, we solve a number of social problems, including the problem of unfair competition.

We consider the pragmatic approach to be optimal - only mutual interest of participants and a special system of financial motivation will allow solving the problems of modern society and the labor market. Implement this in practice for all segments of the target audience will help the synthesis of new technologies, business approach and principles of corporate social responsibility. All this together and forms the functionality of Unolabo Skillmarket.

3. Functionality and Safety Issues

In this section, we'll look at the services and key technologies around which our project is built, and we will also clarify security issues. Here is a practical example of work in Unolabo Skillmarket with a brief step-by-step instruction.

3.1. Why That Solution is Better Than Without Blockchain?

This question is the key for any blockchain startup. Indeed, many projects do not require blockchain but our system is decentralized and operates with confidential data that must be protected, and better than smart contracts have not yet come up with.

On self-executing smart contracts, a transaction, insurance and transaction control system is based, with the hash stored in Ethereum. This will protect users both from manipulation by other participants of the platform, and will give confidence in the motives of the developers of Unolabo.

Neither we nor anyone else will be able to make changes to the system without the control of the community, which will be able to monitor the changes online. Simply put, the blockchain-system makes the on-line audit of our platform publicly available - what other freelance platform can this boast of?

Unlike many dummies, our token has a clear growing demand and liquidity: its price will be determined by the demand for functionality and the money that will be contributed to Unolabo users, as well as the emergence of new members in the partner program MotiVa. Given the constant scaling of our Skillmarket, demand will grow steadily.

blockchain is the foundation of Unolabo. Without this, the system and the UNLB token are impossible. You can learn more about smart contracts and transaction security from the corresponding section.



3.2. "Skill" in Unolabo Skillmarket - What Is It?

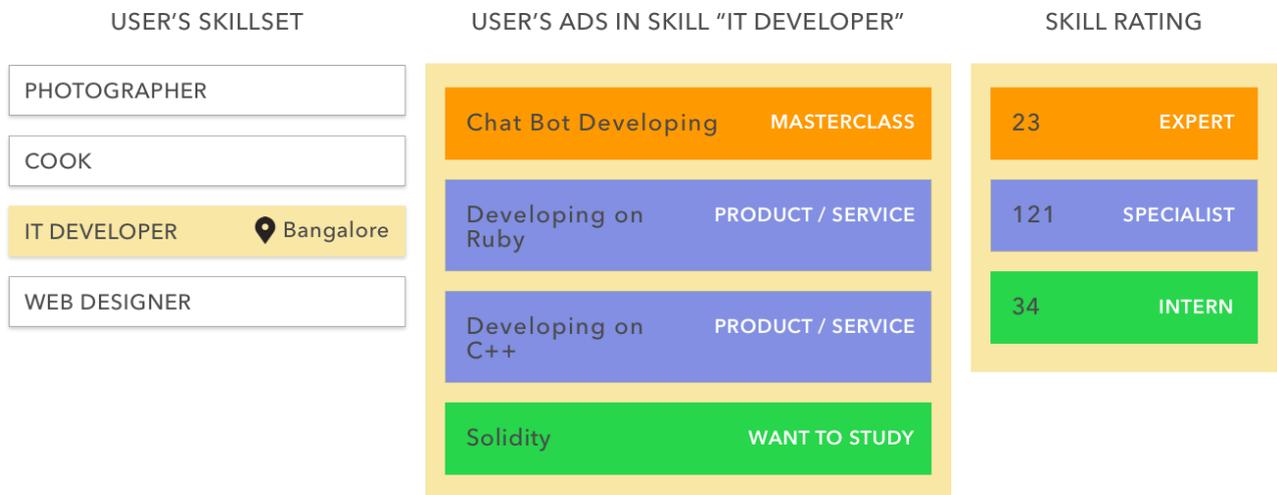
Unolabo is a closed-cycle ecosystem that has special functionality for collecting and placing skills, ads, portfolio and other information important for the job seeker or employer. This is realized through the concept of "skill as a product," which can not only be promoted, but also transferred to others or sold.

In practice, this is achieved through the ability to post, search and comment on an unlimited number of skills in the form of a search system and filters. In the current beta version, all changes are displayed in the "Newline", structured by professional features. There will be posted ads and announcements.

This format of working with skills allows you to combine job search ads, announcements about advanced training and announcements of master classes without overloading the tape with unnecessary data. And the alignment occurs organically, which facilitates a simplified system of filters. Even a person very far from IT can easily understand it.

Skills in Unolabo Skillmarket are active and can be used as "tools" for solving various tasks. This means that they can be "acquired", "transferred" and "sold," and developed and improved. For example, through master classes or courses, or as a result of fulfilling the tasks of employers. Skill can also be identical to "paid service".

All operations with skills will be reflected in your Ranking, which helps make the work on our platform even more profitable, but we'll talk about this later.



3.3. Search and Ad Service

The search for skills in Unolabo is done through the Skillset function. Even after registration, you can indicate your skills in the system, which, however, will not be immediately displayed to other users or in search results. You will be able to see your skills, as well as the result of the analysis of the local market system - announcements of suitable vacancies and orders, their cost.

You will also see the maximum price for each of your skills, which is the result of the system's evaluation of similar indicators from other users. Thanks to the analysis, you can immediately explore the capabilities of the system and find out what professional skills are most in demand in your region, where the rates are higher.



This information will help you decide on what skills to learn, to be in demand by a specialist in your locality or abroad - Unolabo is very convenient for finding foreign vacancies and seasonal jobs.

To make your skill visible in the search system and ads, you need to activate it. You can do this simply by posting a message that you are looking for a job, offering a master class or needing training. There are only three types of ads in Skillmarket, so it's easy to understand the system:

- "I want to study"
- "Product / Service"
- "Master class"

The ads are assigned the corresponding indicator:

- INTERN
- SPECIALIST
- EXPER

The indicator allows Skillmarket to determine who to show the user's ad and what ads the user should see, allows you to filter the target audience. For each of the indicators, you can see the accumulated number of points in the personal rating.



That is, how many user transactions made for each type of ads in the selected skill.



Simply put, you yourself can determine who will see your ad - an inexperienced competitor or an expert, which together with the rating will help determine the executor / employer. This will affect both the price of "skill-service" and coverage.

For example, a beginner chef needs to improve the skill of cooking seafood. You can do this by finding a mentor who will pass his skill through the master class. An announcement with the relevant content is entered into the system, and only those whose level is higher than yours will see it. If you are "INTERN", only "SPECIALIST" and "EXPERT" users located in the selected region will see your message in their tape.

For experts and specialists, the search is as simple and convenient as for interns. Thus, applicants needing to improve their skills will be able to improve their qualifications, and already established professionals - to share their experience on a fee basis.

The job search type declaration should contain the description and price of the service, and it is placed through a specific skill. In turn, the employer will see your ad simply by clicking on the appropriate skill and specifying the region.

Having found the desired announcement, the parties are contacted via an integrated messenger, and discuss the terms of cooperation, which are displayed in the form of a special table - a simplified version of the smart contract setting. This makes the transactions reliable and transparent, as we will discuss in more detail in the relevant section.

The advantage of Unolabo Skillmarket is that our functionality allows you to place all three types of ads in one skill at a time. So you can immediately work, learn by yourself and teach others. This is the most effective mechanism for monetizing practical experience, which has no direct analogues on the market.

3.4. Unolabo Rating and System of Users' Activity Motivation

As already mentioned, the system sorts all user ads into three types, but such a search would be imperfect without the Unolabo Rating. It allows you to select the most professional performers or mentors.

Skillmarket automatically keeps track of all completed orders, reviews and other changes to your profile. The extremely simple, but at the same time, flexible assessment system directly affects the level of the user's reward, as well as its position in the search results.

The essence of the rating system and the Rating is reduced to taking into account the positive and negative factors: "Up" and "Down" are analogs of "like" and "dislike". Also, on the basis of each transaction, it is possible to recommend or not to recommend the contractor / customer / teacher. If these estimates are not enough, then you can leave a review, which can also be either positive or negative.

Simply stated, our Rating is an interactive tool for evaluating each user on Unolabo Skillmarket through his skills. This functional is complemented by the motivation system MotiVa.

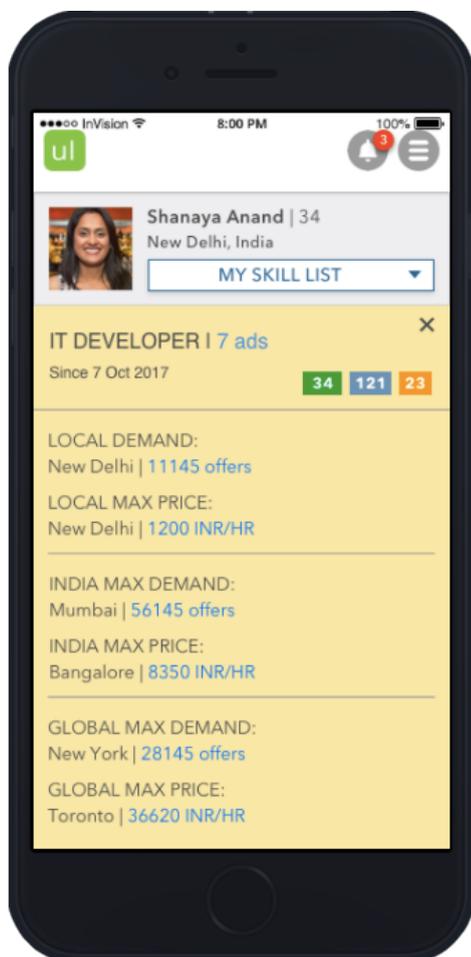
MotiVa is an affiliate loyalty program. It credits bonuses for all effective actions, such as successful execution of an order, obtaining a new skill, conducting a master class, participating in the resolution of disputes by other users as an arbitrator. MotiVa stimulates users to activity.



To spend bonus points it is possible on medical or pension insurance, courses, purchase on special conditions of equipment, air tickets, professional software and much more. All these services and products can be offered by our partners. Particularly note that bonuses are an analogue of the discount system, which gives the right to preferential terms of lending.

3.5. Global Demand Assessment on Skills: Service For Expats and Labor Migrants

Unolabo is an information product whose capabilities go far beyond the banal job search. So, with the help of our functional, it is possible to carry out labor market assessments for certain cities, regions or the whole planet. This allows you to make the system indicators INTERN, SPECIALIST, EXPERT, as well as a special analytical module SDAT.



It provides an almost instant estimate of demand for user-selected skills anywhere in the world. Thus, Skillmarket collects, analyzes and provides users with the data for each posted skill in real time.

SDAT can be widely used by HR specialists who can now easily identify key positions for vacancies in their region or abroad, segment the search by the qualifications of applicants and their rating.

This tool opens up new opportunities for labor migrants, as well as in the context of seasonal earnings, because in this way you can make a real marketing express study of the foreign market. Before going anywhere, it is necessary to feel the soil - Unolabo Skillmarket made sure that it was easy and simple.

The SDAT uses the following information for analysis:

- data on the number of ads with indicators INTERN, SPECIALIST and EXPERT;
- data on the number of searches in the search;
- Data on the number of deals made on Skillmarket around the world.

3.6. Smart-Contract: Safety of Transactions

The Unolabo Skillmarket platform uses a smart contract based on Ethereum. This standard, on the one hand, gives tokens additional functionality, and on the other hand guarantees their compatibility with each other and protection against hacking, double write-off, etc.

In this case, the token issued in accordance with this standard can be tracked through a special explorer: you will see the entire path of the crypto asset from the owner to the owner right up to its primary issue.



In our case, such advantages of this standard as integration into other platforms and optimization of smart contracts are important. Now contracts have become much simpler, but more functional, which is best suited for solving the problems of Unolabo Skillmarket.

At the moment, a smart contract based on Ethereum is the best solution. First, it allows you to expand the functionality without losing security issues. Secondly, the tokens can control their digital assets without the risk of losing assets. It is very important that all actions with the smart contract remain "in sight": the parties can monitor online all transactions and other actions. For comparison, traditional banking services do not provide online transaction audit functionality.

Thirdly, the simplified procedure for working with a smart contract makes it publicly available. Of course, only programmers will be able to check its source code, but most users do not need it - the Unolabo functional allows for two-level customization of contracts for all participants of the system.

Users will be able to flexibly configure the smart contract as a user-friendly interface. Through your personal office you can adjust pension contributions, insurance premiums, etc., and when concluding a transaction - the terms of the contract.

3.7. Smart-Contract: Disputes Arbitration and Deal Insurance

Even the most perfect smart contract is not able to solve absolutely all security issues, especially if the human factor is noticeable. To solve problems of this type, we implement in Unolabo time-tested mechanisms for protecting the interests of the user, such as insurance, arbitration (Safe Deal) and other methods for resolving disputes. How does all this interact with each other in the example below.

The transaction processing process is initiated by the function Smart Contract New task, where it is necessary to enter data on the contract, such as the amount, amount of work, deadlines, etc. The customer also must reserve funds under the contract with the function Deposit.

When the work is completed, the performer / seller calls the Done function. In addition, it confirms the fulfilled obligations in a previously defined way (for example, a photo or documentation).

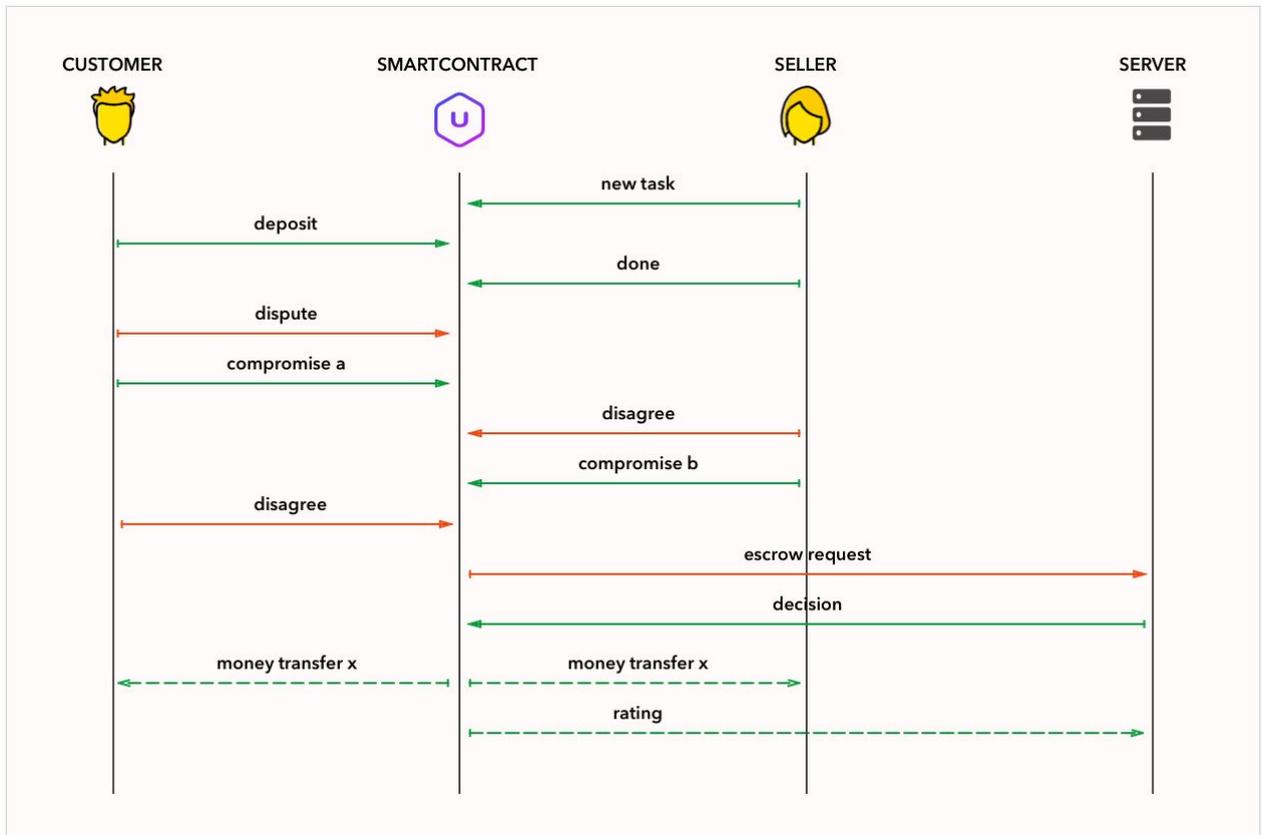
The customer / employer takes over the function Confirm, after which the funds deposited earlier in the smart contract are sent to the purse of the contractor / seller - via the function Money Transfer. The result of transactions is fixed in a chain of blocks (a copy is stored on the server) and affects the rating.

If there are disagreements at the final stage, then a flexible system for resolving various types of disputes is initiated, allowing to reach a compromise between the customer and the contractor / seller.

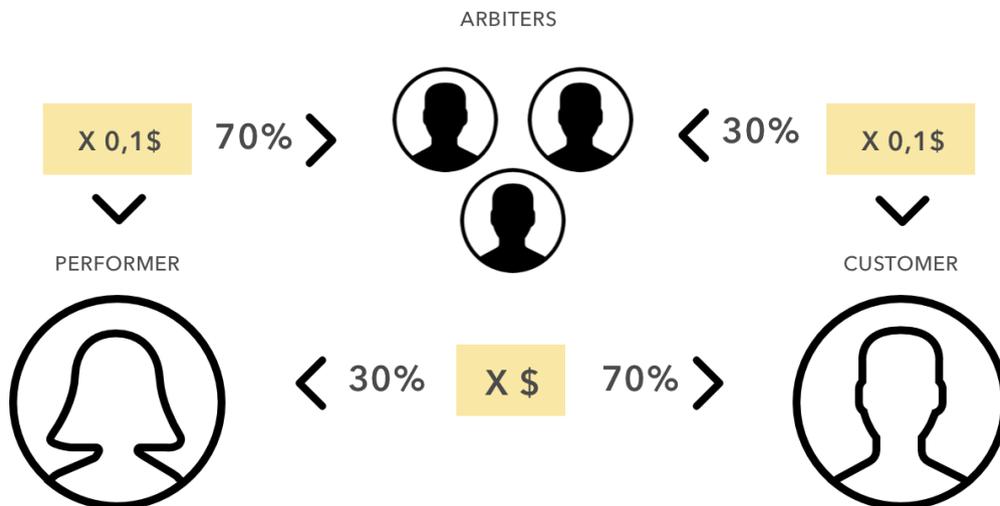
In extreme cases, you can initiate Safe Deal and attract a third party for arbitration. This mode is called by the Disagree function: the smart contract sends to the Escrow request server and requests the participation of three independent arbitrators from among the users who meet a number of criteria, the most significant of which is a high expert rating in the skill of the performer who conducted the disputed transaction. Arbitrators are anonymous and make their



decisions independently of each other, which completely excludes corruption risks and accusations of bias.



All decisions taken by the arbitrators are final and not subject to appeal. Since the resolution of disputes is decentralized, for the decision, the smart contract determines the remuneration to the arbitrators in the amount of 10% of the transaction amount. Costs for payment of arbitration procedure is divided between both sides of the dispute according to the principle of inverse proportionality.



A smart contract considers a disputed transaction completed when the arbitrators decide.



Users selected by the system to participate in arbitration raise their rating and are rewarded with bonus points that they can use in the MotiVa system.

Such a technical solution is not final and will be adjusted depending on the practice of application in Unolabo Skillmarket. The release of this technical solution is scheduled for Q2 2018.

3.8. Smart-Contract: Interaction with Pension and Insurance Programs

In addition to arbitration, the system assumes other types of protection of the interests of users. For example, a wide range of insurance services will be provided by partner companies that can join the platform through a simplified procedure through the site.

It is very important that not only risks can be insured, but also medical or pension insurance - all necessary options are available for user customization. The high rating and use of the UNLB token reduce the cost of policies and other services.

Our smart contract allows users to change data such as the amount of deductions to private pension funds, the amount of payments to repay a loan received from a partner bank, the amount of money set aside for the purchase of the necessary equipment or for vacation. A smart contract in the Unolabo Skillmarket system will perform these transactions automatically after the successful completion of each transaction by the user.

The customer can pay for the work of a specialist / purchase of the service by any convenient digital or fiat currency. System start of instant exchange is planned on Q2 2018.

Summarizing the section, we note that Skillmarket will work in a single window format, where it is easy to find and arrange everything a trainee, employee or employer will need. Insurers and other partner companies receive Unolabo access to new customers, and customers - cheaper services through a bonus system.

Functionality and security of our platform have two key features: simplicity and efficiency, which is achieved using the most modern financial technologies (smart contract + token) and time-tested solutions (arbitrage + insurance). The security of transactions and the convenience of working with Unolabo together with the MoTiva system directly affect the liquidity of the UNLB token.

4. Roadmap

Q1-Q4/2016 | PILOT DEVELOPMENT

Prototype. Angel Investment Round. MVP. Legal structure and framework.

Q1-Q3/2017 | ALPHA

Alpha testing with Yandex.Money payment system. Design of a p2p platform with skills segregation & decentralized arbitration.

Q4/2017 | BETA & PARTNERSHIPS



Beta testing of skillmarket platform. Design of an interaction system with international pension funds and insurance companies. Strategic partnership with Logic Ocean Solutions. Start of ICO.

Q2/2018 | PRODUCT & MARKETS GRID

End of ICO. Smart-contract & payment system based on UNLB-token. Design of rating system and loyalty partnership program MotiVa. Beta testing of mobile app. Regulatory compliance plan. Product launch in South Asian countries. Establish partnerships with pension funds, insurance and air companies.

Q3/2018 | BUSINESS GROWTH

Mobile application release. System of savings and allocation to funds, customizable by users. Expanse in South-East Asian countries. Business growth opportunities in Europe.

5. UNLB Token

For the ICO campaign the project launches Unolabo token, the sale of which will allow raise funds for the further development of the project. The *Unolabo utility token* will apply on exchanges and **will** be used for transactions between users on the unolabo.com site.

5.1. Pre-ICO

Pre-ICO will be held from November 27 to January 18. The first investors are offered a bonus of 60% for each bought token. The set price of the token is 500 Unolabo + 60% = 1ETH. More details about the cost of the Unolabo token in relation to other cryptocurrencies can be found in account.

Schedule

27 November 1 ETH = 800 UNLB (60%)

28 November 1 ETH = 750 UNLB (50%)

29 November - 14 December 1 ETH = 650 UNLB (30%)

15 December - 10 January 1 ETH = 575 UNLB (15%)

10 January - 18 January 1 ETH = 537,5 UNLB (7.5%)

5.2. ICO

ICO will be held from January 25 to March 15. The set price of the token is 500 UNLB = 1 ETH. A total of ~ 36,647,839 UNLB will be issued for the sale. The tokens will be instantly available for transfers after the end of the ICO.

5.3. Token growth economy

Depending on the investments raised different regions will be involved: Group I (South Asia: India, Bangladesh, Sri Lanka) is included in the minimum plan, Group II (Southeast Asia: Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Vietnam, Thailand) - in the normal, group III (East Asia: Hong Kong, South Korea, Taiwan) in optimistic.



UNLB 2 year projection

Pessimistic scenario	Q3 2018	Q2 2019	Q4 2019
Deals Fulfilled	800 000	5 600 000	34 000 000
Average Deal Size (USD)	\$25,00	\$35,00	\$70,00
Market Size	\$20 000 000	\$196 000 000	\$2 380 000 000
Total UNLB Issued	36 647 83	36 647 83	36 647 83
UNLB Available (%)	48%	60%	80%
UNLB Available	17 590 963	21 988 703	29 318 271
UNLB Implied Price (USD)	\$1,14	\$8,91	\$81,18

Optimistic scenario	Q3 2018	Q2 2019	Q4 2019
Deals Fulfilled	800 000	5 600 000	34 000 000
Average Deal Size (USD)	\$30,00	\$50,00	\$80,00
Market Size	\$24 000 000	\$280 000 000	\$2 720 000 000
Total UNLB Issued	36 647 839	36 647 830	36 647 830
UNLB Available (%)	30%	50%	75%
UNLB Available	9 161 960	18 323 920	27 485 879
UNLB Implied Price (USD)	\$2,62	\$15,28	\$111,33

The payback basis during the early years is the commission for the transaction and the UNLB/fiat exchange.

Starting from the second year (and significantly - with the third) is expected to supply statistics on the labor force interested organizations to create services labor migration, etc., that is, to use the data obtained during the operation of the service. Big Data, allowing to make systematic predictions like "what tools of the trade what the market will demand in two years," will be accumulated by the third year of system development.

6. Summary

Unolabo Global Skillmarket is a self-regulatory market mechanism that will become the foundation of the global marketplace of people's skills and secure P2P transactions based on the smart contract on the ethereum blockchain technology.



The smart contract will allow to conduct transactions between users, store transaction results in the blockchain, provide decentralized arbitration of disputed deals, interaction of freelancers with partner organizations on the platform: private pension funds, insurance companies, credit organizations, etc.

On the next stage after the creation of such a smart contract, Unolabo intends to continue the development of a platform in the fields of deep learning and AI (artificial intelligence) to design a virtual assistant who will take on most of the tasks in finding the right job and suggesting better places to live, based on the interests and hobbies of the user, as well as the solution of all routine tasks related to the planning of pension savings, life and health insurance, travelling.

