



A DECENTRALIZED ONLINE EDUCATION PLATFORM WHITEPAPER

“www.unfoldu.com”

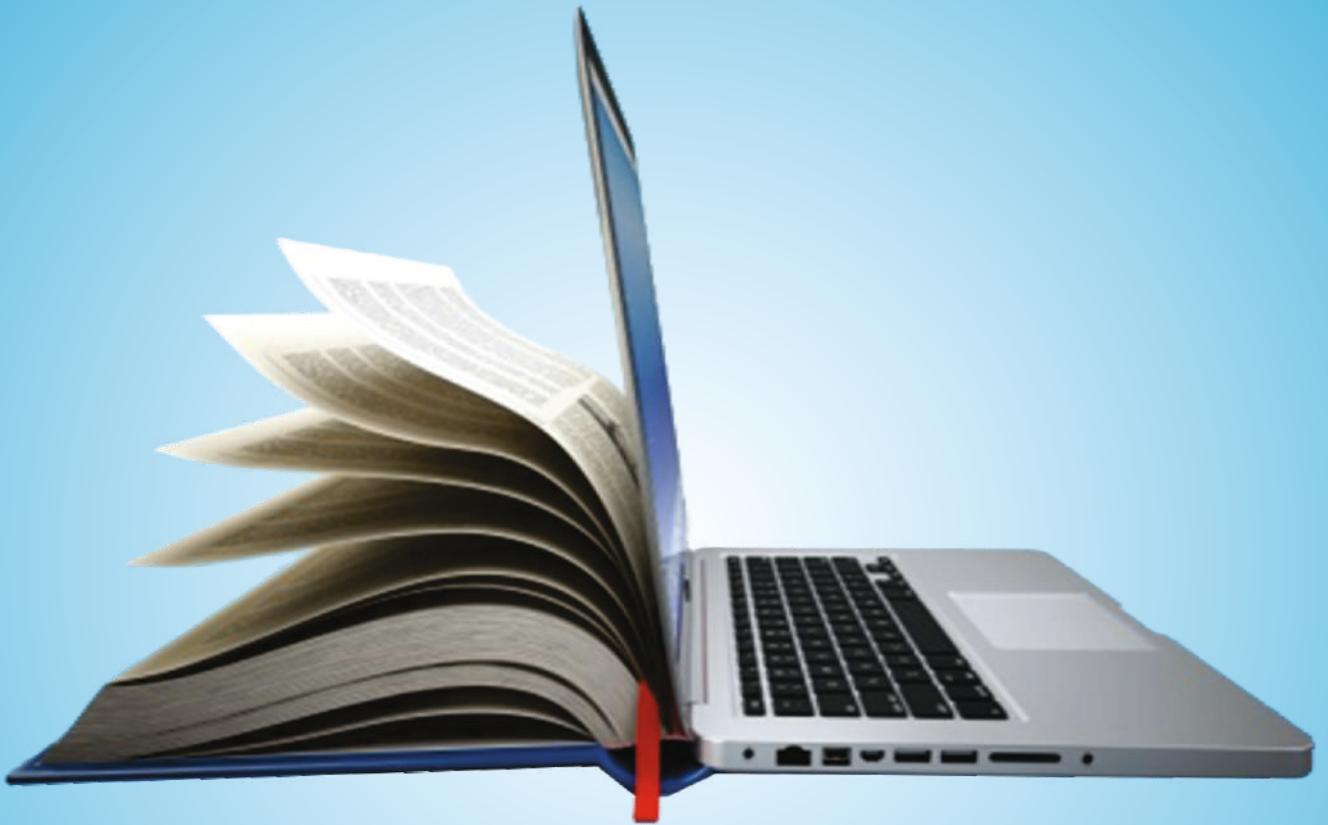


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PLEASE READ THIS CAREFULLY

This whitepaper is a summary of Unfoldu's business model and technology, plus a brief introduction to the Unfoldu fundraising principles, and it should be read in its entirety. If you are in any doubt as to the action you should take, you should consult your legal, financial, tax, or other professional advisor and do not contribute to the development of Unfoldu.

If you decide to contribute to Unfoldu's development, please note that your contribution to Unfoldu, to the best knowledge of Unfoldu, does not constitute an exchange of cryptocurrencies for any form of securities, investment units and/or form of ordinary shares in Unfoldu or any other company.

A Unfoldu token holder is entitled to dividends but not other revenue right, nor does it participate in any kind of profit sharing program. Regulatory authorities carefully scrutinizing business and operations associated with cryptocurrencies throughout the world, therefore regulatory measures, investigations, or actions may impact Unfoldu's business and even limit or prevent it from developing its operations in the future.

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All statements contained in this whitepaper and within the Unfoldu webpage, statements made in press releases or in any place accessible to the public and oral statements that may be made by Unfoldu, its founders, team members and any third party involved in the Unfoldu project or acting on behalf of Unfoldu that are not statements of historical fact, constitute "forward looking statements" and should be self judged before making any investment decision.

Neither Unfoldu, its founders, team members,

any third party involved in Unfoldu project, nor any other person represents warrants and/or undertakes that the actual future results, performance or achievements of Unfoldu will be discussed in those forward-looking statements.

Forward-looking statements are sometimes, but not always, identified by their use of a date in the future. Forward-looking statements are predictive and involve risk and uncertainty. Forward-looking statements are not guarantees of future performance and are based on assumptions.

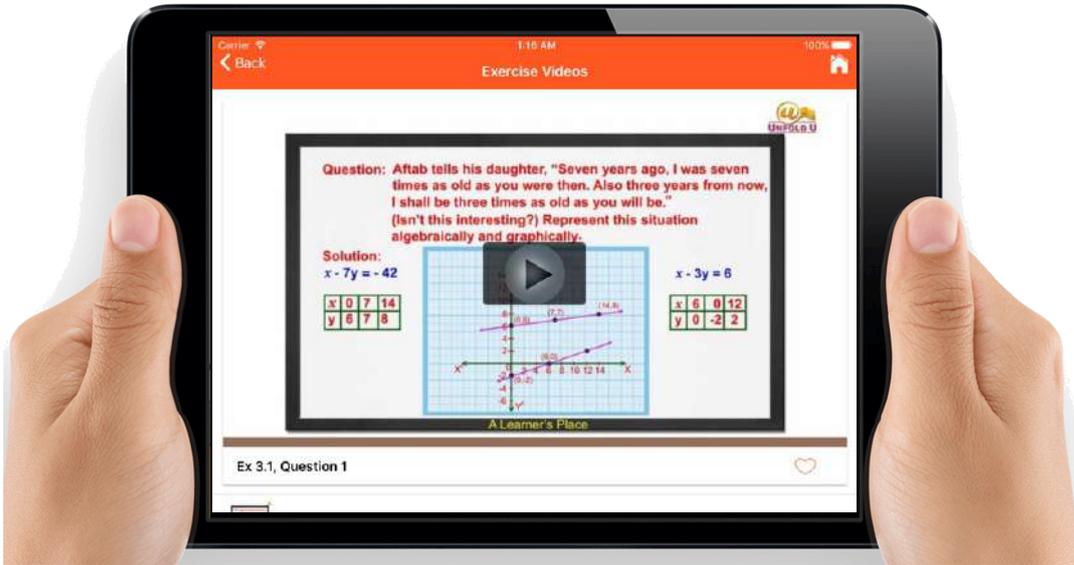
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INTRODUCTION

This whitepaper describes all the details about the platform, value, and the plans that Unfoldu Group Limited is carrying out to realize them.

At first, we'll look into blockchain technology and online education, then suggest a new vision by



explaining the project idea Unfoldu is planning. From the perspective of technology, service from Unfoldu is the revolutionary system which exchanges right values and gives rewards that meet education objectives by combining online video content distribution and lecture system and blockchain technology.

Our business focus is on the school students in India. The market is evolving at a rapid pace due to higher disposable income, interest of students in learning online and economical internet cost which is the lowest in the world as of today.

Blockchain, which is the core of the system, has emerged as an alternative to the traditional centralized financial systems, that can overcome, with its own features such as public and neutral decentralized structure, the shortcomings of the existing systems.

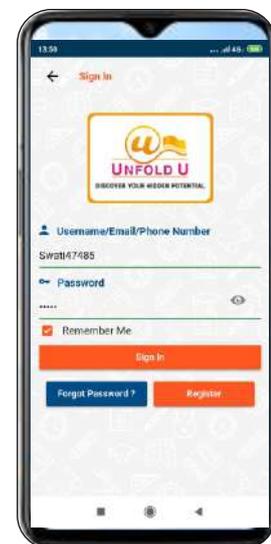
Having acknowledged and kept an eye on the explosive growth of blockchain industry, the entrepreneurs who have ever wanted to lead the revolution of education environment, the researchers as well as the developers who have

experience in various IT fields gathered to form Unfoldu. We are a professionally managed company with an open door policy, thus we promote professionalism and strive to achieve the highest quality standards in the online education business.

We are proudly focused on India, a rapidly growing market with the youngest population in the world. This Unfoldu team is trying utmost to develop the blockchain-based platform which will offer students the education that can be applied to real life.

We wish to remain affordable and always accessible to our students. We are looking forward to expand in other developed countries to expand our user base, generate higher revenues and profit margins.

Unfoldu aims to provide enterprise-level blockchain infrastructure and industry solutions related to our online education platform. Its ultimate goal is to create a self-sustainable commercial ecosystem which will reward token owners, content creators and students for their achievements.



BLOCKCHAIN TECHNOLOGY

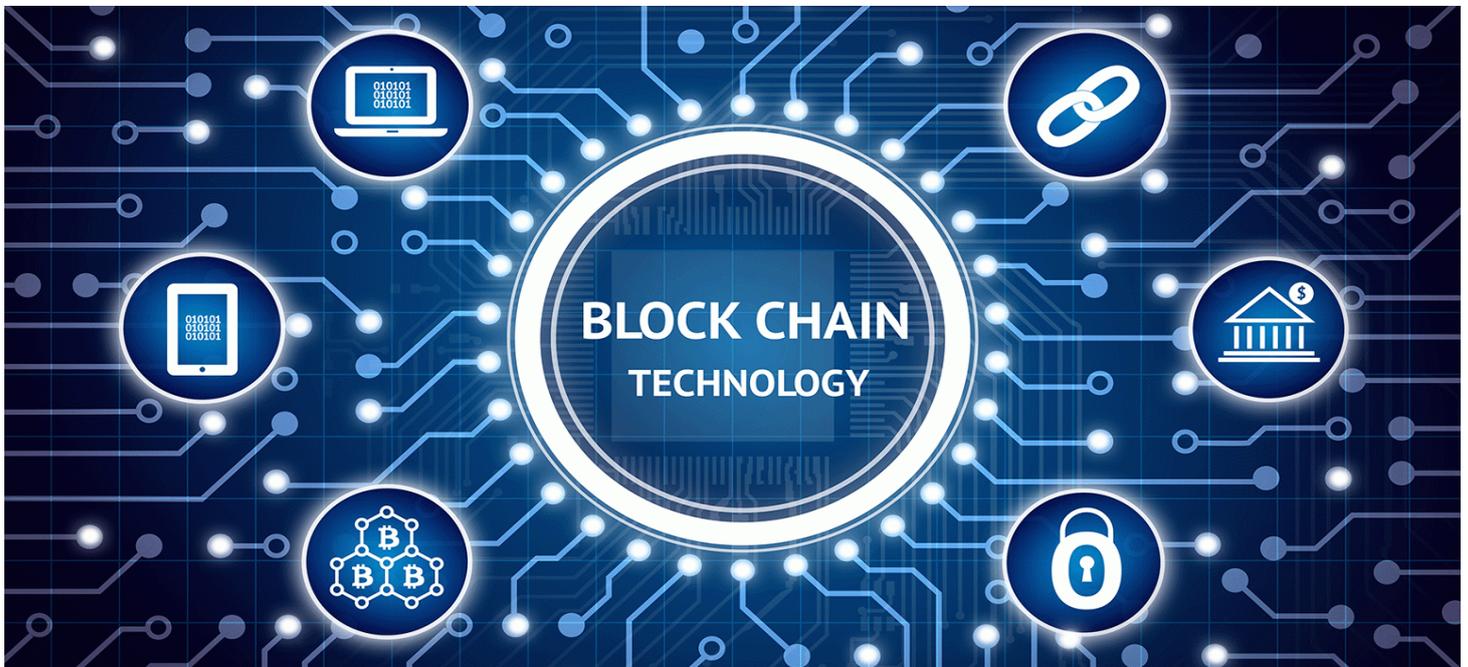
The blockchain technology is rapidly disrupting the technological field and different sectors are trying to extract the best out of it. The education sector has an immense potential and can have walloping benefits through blockchain.

Blockchain technology involves three basic concepts: transaction, block and chain.

The transaction is an operation of the ledger like the entry or removal of an item, which always leads to a change in the status of the ledger; the block records the results of all transaction data over a period; the chain is a chronological string of blocks that reflect all the state changes of the ledger.

2. De-trusted: The blockchain technology, on the one hand, creates the linked block based on the cryptographic Hash value, and, on the other hand, ensures the transaction safety using the digital signature generated from asymmetric cryptography. Hence, the nodes can make transactions safely without third-party supervision.

3. Reliable: The blockchain database adopts distributed storage, that is, each node can obtain a copy of all transaction data. This storage mode protects the integrity and reliability of the data. Moreover, any transaction data are recorded based on timestamps, and traceable to the very source,



In general, blockchain technology is decentralized, de-trusted, reliable, collectively maintained, and privacy safe.

The further detailed explanation of the blockchain technology is stated below.

1. Decentralized: Relying on decentralized, distributed P2P network, the blockchain technology does not need a central node to verify and supervise transaction data. The network nodes can directly exchange data based on the trust system, which improves the efficiency of data exchange. Meanwhile, the damage of a single node will not affect the data of the whole network.

indicating that the data is non-tamperable.

4. Collectively maintained: The blockchain data are collectively maintained by all nodes in the network. Since no node is excluded from the maintenance, the error of a single node has no impact on the data of the whole network.

5. Privacy safe: Due to the digital signature algorithm, the data is transmitted using the public key and the private key, without disclosing the node identities. The user is completely invisible in the transmission process.

Education is an integral part of our lives. It is also the foundation to newer technologies and this is what drives the passion of all Unfoldu'ians.

BLOCKCHAIN IN ONLINE EDUCATION

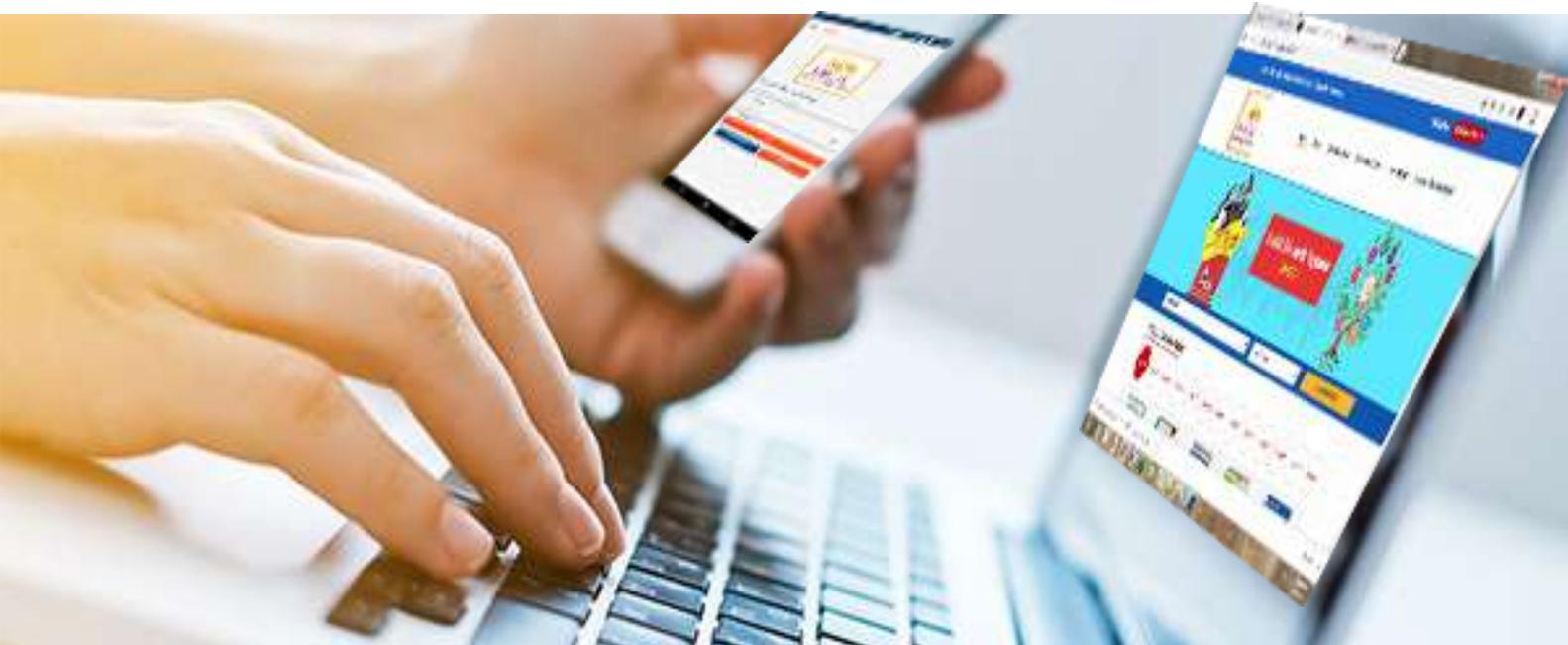


Blockchain Technology is an example of such technology that can benefit the educational ecosystem. With the rise of the internet, educational materials are right at our fingertips: in our phones and computers. As such, two methods of education are such as eLearning (electronic) and mLearning (mobile learning) are gaining traction. We at UnfoldU Online Solutions Pvt. Ltd. resident of F 384, Industrial Area, Sector-90, Sahibzada Ajit Singh Nagar, Punjab 140307 (INDIA) use both the methods and we are witnessing increasing demand for our services in India.

Schools, teachers and students can make the most of mobile internet accessibility and connect seamlessly over dispersed locations to achieve both income and learning outcomes with Education for Everyone (EFE). EFE thereby addresses the constraints of eLearning with a platform where learners can connect with educators in a seamless and intuitive ecosystem. As a result, EFE capitalising the rapidly growing demand of mLearning and enhances learning outcomes.

Decentralized E-Learning Platforms

Blockchain offers the possibility of decentralized education platforms maintained by consensus rather than a central authority. It makes a truly online learning experience possible. The technology also encourages standardization across educational establishments, the possibility of sharing a platform to which no single educator owns an exclusive license and the ability to utilize blockchain-native applications such as smart contracts and tokens.



SUMMARY

Unfoldu Group Limited is a Seychelles based company that operates www.unfoldu.com, an online education platform operating in the Indian market. We have our operating company in India, the details of which are stated below.

Our Company operates in the Education Sector. India's education sector offers a great opportunity with approximately 29 per cent of India's population being between the age group of 0-14 years. India has over 250 million school going students, more than any other country.

It also has one of the largest networks of higher education institutions in the world. Education sector in India remains to be a strategic priority

of the government. The Government of India has allowed 100 percent Foreign Direct Investment (FDI) in the education sector through the automatic route since 2002.

The Unfoldu will invest directly in the Indian economy through its Seychelles based entity. We completely believe in the potential of India. The data costs are at all time low and the use of tablets, smartphones, desktops and laptops are no more regarded as a luxury. The increase in disposable income and the availability of financing has resulted in technology revolution which will directly benefit the business of Unfoldu.

DETAILED MARKET PERSPECTIVE

There was a time when the state of the Indian education system was significantly dismal and bleak. Multiple issues ranging from obsolete syllabus, lack of practical learning, shortage of quality educators, and other issues formed the crux of the problem. However, in the past couple of years, one could undoubtedly observe educational efficacy evolve with the support of digital means.

E-learning has played the role of a catalyst for bringing about an equitable approach to high-quality education. It has done so by providing unlimited teaching and learning opportunities, while also improving student's learning outcomes, participation and pedagogical innovation tremendously.

The proliferation of digital tools like apps, tablets, and laptops has introduced a sense of unbridled, real-time interaction into the learning process. A simple chalk & talk lesson has matured into engagement, collaboration and feedback. This reflects in the number of eager learners who sign up for online courses.

In 2018 alone, 11.35 million students enrolled in online courses. This is a 263% increase over the last twelve years, making India the third-largest online learning market behind only the US and China. Thus, we are convinced that India will evolve into a massive market for the online education business.

GROWTH OF BUSINESS IN INDIA

Breaking barriers is one thing, and the ability to consolidate education and training across geographical constraints is another. E-learning has penetrated into the Indian hinterland owing to increasing affordability of high-speed Internet as well as access to smart-phones.

Students are being empowered to get quality resource and education, anytime, anywhere. Improved connectivity and digital payment access have further bolstered the concept of education for all.

There was a 175% increase in the cost of education from 2008 to 2014. This made the online space the most cost-effective place for learners to hone new skills, supplement for school learning. Our content offered online is 53% cheaper than offline alternatives available in the Indian markets. Thus, it makes us cost competitive.

Along with that ardent learners are also able to save on time otherwise lost while travelling from one place to another. They can simply log on to their devices and leverage the benefits of e-learning on the go.

Personalized e-learning enables learners to customize a variety of the elements involved in their education process. From modified schedules, personalized lesson plans and activities, customized goal-setting, everything is as per the individual's needs. This unique learning approach has helped provide individualized and differentiated instruction to each learner. This makes the learning experience richer and with improved learning results.

Evidently, e-learning is creating a better learning environment for learners and teachers alike.

Owing to the rapid development of Internet technology, online education has entered a stage of rapid growth since the turn of the century.

To make the learning process and results trustable, it is necessary to develop a distributed and trustable data storage method to record the students' learning process, disclose all learning data to the public, and ensure the security and non-tamperability of data.

The Company believes that we have a deep understanding of the educational needs of the school students and we offer online educational solutions that help them achieve their goals at a nominal cost in comparison to the private tuitions. We also help parents to easily track the growth of their ward without visiting school premises or paying a visit to the tuition teacher for feedback.

OUR OFFERINGS

We offer various school-based engaging educational programs which suit students of all grades and learning capacities. Our online content serves the needs of all global school students by tweaking existing content.

We cover the following subjects related to the school education:



Physics



Chemistry



Mathematics



Biology



Environmental Science



General English



General Computer



History



Geography



Political Science



Civics



Business Studies



Accounts



Economics

Our developed education content is of international standard and has the possibility of being adopted by students irrespective of their countries which may make our expansion easier. Most of our educational content is in the English language, hence we believe that English speaking markets will constitute as our prime business markets and are known to be the high margin markets due to our lower operational costs as we our backend is entirely based in India, thus creating tremendous value for the token holders in terms of profit and token price appreciation.

Our students can access our services either through PC or mobile applications. Our online platform cultivates a personalized, interactive learning environment by featuring a virtual learning community and a vast library of educational content offerings that adapt to the

learning habits of our students.

Our success will be driven by our ability to cultivate an engaging community among students, teachers and mentors, strong educational content development capabilities, and high-quality faculty, which combined allow us to continually improve the student learning experience. We encourage students to become more committed and engaged by creating an interactive learning environment that fosters their desire to learn. We also provide our students with strong learning support through our dedicated mentors.

Unfoldu has recently adopted Ethereum based blockchain architecture to reward content creators and students via UNFLDU token which will fully support our internal ecosystem.

OUR BUSINESS

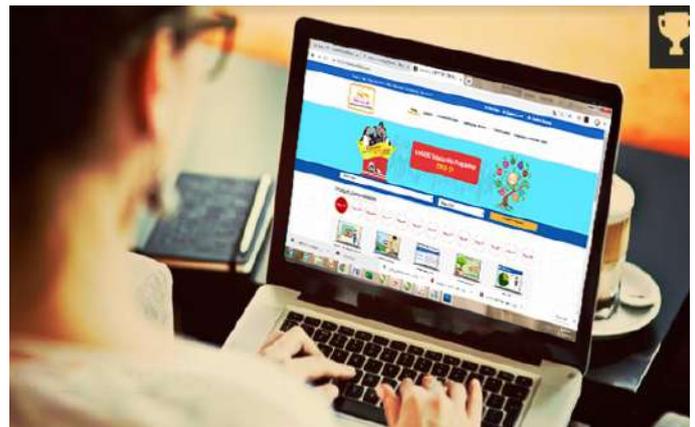
- We offer digital online learning content through our platform for school grades 1st to 12th.
- We are focused on developing engaging educational content for the students of different performance levels.
- Our online content is carefully crafted by our educational experts, mentors, and technicians backed by our robust IT infrastructure to provide superior online education at a nominal cost.

WE BELIEVE THAT:

1. Everybody in the world deserves access to proper education, no matter the gender, race, age or religion;
2. The key to success of any technology business is to hire the best and well-educated talent, and thus the business should be ready to invest in such talent;
3. Public education systems are flawed and need to be democratized, decentralized, and otherwise disrupted;
4. Blockchain-powered smart-incentives and gamification features they enable are the game changers.

ONLINE EDUCATION FOR SCHOOL STUDENTS

It's a challenge to create content which will have students to actually use it.



There's a stark difference between creating content for entertainment platforms and for educational purposes.

In the former, the only important metric is getting maximum engagement. But for a learning or education company, the challenge is to get the right balance between effectiveness and engagement.

To overcome this challenge, our biggest advantage was we have direct access to the thousands of students through our business partners network. So, we were able to get direct feedback for the multiple variations we used. We take inputs from our business partners on a regular basis and implement them whenever and wherever needed.

We utilize the power of business partners marketing to spread our word and engage maximum students. We are committed to expand into Tier I, Tier II and Tier III students in India by rewarding people who bring business to our company. We are focused on providing content so that we witness high rate of renewals

from our students, thus reducing the costs involved in the marketing.

Most of our marketers are paid on successful closure of a sale, hence, we can operate as an asset light company with minimum fixed overheads.

Our business is focused on the emerging economy of India which has solid demand for online education. The Government of India is committed to educate students and online medium is regarded as one of the best and economical mediums to penetrate the market.

HOW INDIA CAN HELP US ACHIEVE OUR VISION

- Current demand driven by student behavior shift towards deeper understanding of topics in place of only clearing exams.
- Growth will be driven by large offline student base and increased internet penetration in tier 2 cities and beyond due to lowest priced internet in India.
- English language learners comprise majority of the user base, though we are committed to publish content in Hindi (the largely used local language of India). Thus, reaching a wider audience.
- However, with an estimated ~280 million students expected to be enrolled in schools by 2021 and increasing adoption amongst this target audience, online primary and secondary supplemental education.

gadgets have penetrated our lives in a way that it is difficult to recall how we functioned without them. This continually widening internet and smartphone user base has stimulated growth of online education platforms, making them come of age as a truly reliable alternative to traditional tools of learning.

India has the highest number of YouTube users in the world, this justifies the fact there is a market for education focusing on the video based online education system. The audio video system of education is the most preferred medium.

Until the turn of the century, internet connectivity was dodgy and smartphones unheard of in India. In less than two decades, the internet and smart gadgets have penetrated our lives in a way that it is

KEY GROWTH DRIVERS IN INDIA

Internet and Smartphone Penetration:

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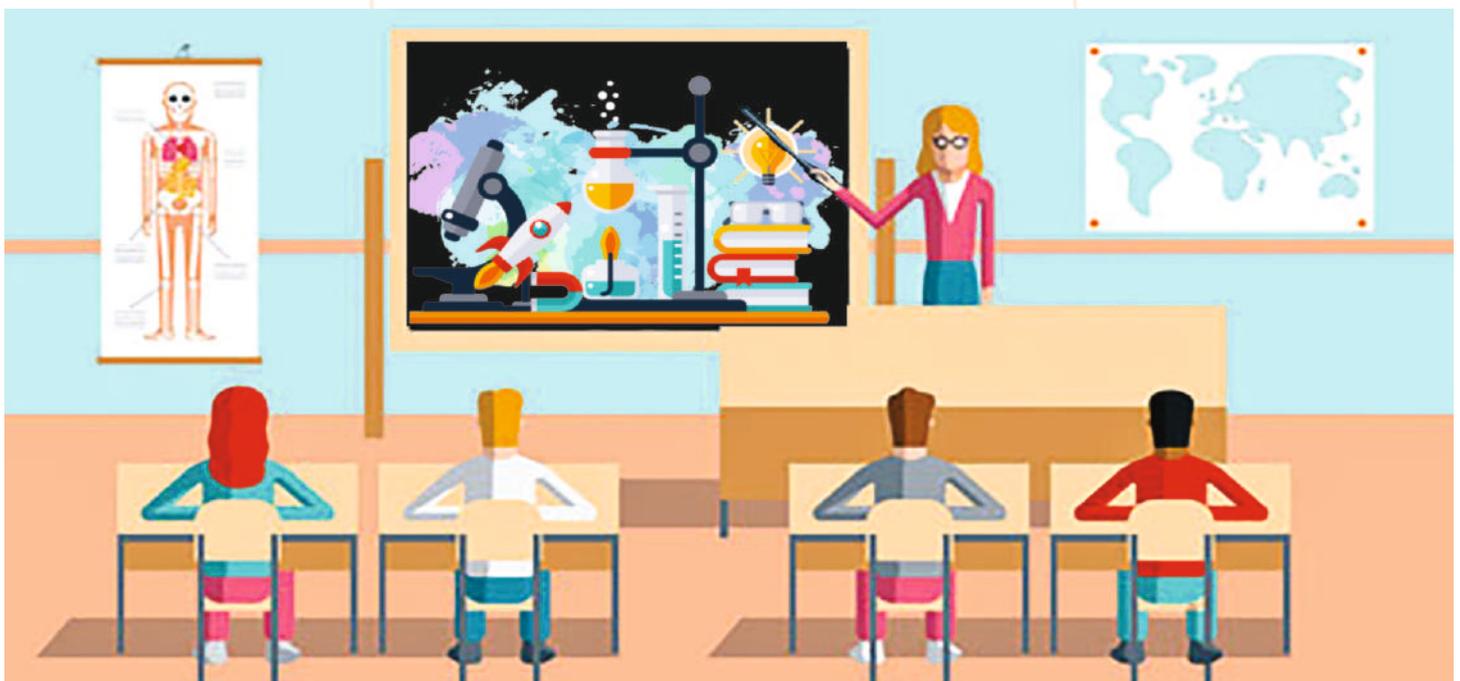
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Flexibility:

The freedom to study anywhere, anytime is one of the biggest advantages of e-learning over classroom learning.

Improved Quality of Education:



For school and college students, the improved quality of education is one of the biggest draw cards for leaning toward online learning. The advancement of e-learning in India has proven extremely beneficial for students in under-developed states and backward areas.

Access to Wider Study Materials:

Printed books are often far costlier than their digital counterparts. Apart from e-books, online learning also opens doors to a lot of other avenues of learning,

such as research papers, online tutorials, videos and audio books, helping students master the subject or topic at hand.

Government Policies:

The government's initiatives to strengthen the infrastructure needed to support online education through schemes such as eBasta, SWAYAM and Digital India has also propelled the popularity of e-learning in India.

Cost-effectiveness:

Online education in India is a lot more affordable than conventional education programs. It also helps in cutting costs for students in small towns and villages by eliminating the need to travel to a bigger city and bear the expenses of accommodation, food

and other logistics. Thus, currently, we bring education right into the homes for many Indians.

The Way Forward:

As is clear from the current trends, online channel of learning are going to be the next big thing in the education sector. This is not to say that classroom learning as we know it today will be completely eliminated in the near future, but the growing favourability for online learning will pave way for a hybrid model where classroom learning is fused with online methods.

- Online adoption is driven by convenience and availability of a variety of courses.

The online channel is viewed as a convenient mode of supplementary education which allows students to study at home and at the same time offers a wide variety of courses.

Future of Online Education in India

Online education has reduced the age constraint for learning. Individuals across age groups have the opportunity to conveniently work on knowledge improvement and skill building activities, for personal and professional applications from anywhere, at anytime, which has given impetus to the concept of continuous learning.

VISION OF UNFOLDU

We are proposing a digital incentivized school based studying platform as a new tool to simplify education and make it affordable and always accessible.

Make high-quality education available to everyone

Everyone, no matter their station in life, should have access to high-quality education. Our online education platform makes education more accessible, removing the obstacles of traditional offline model that have made education unattainable for a vast number of people. We aim to meet expanding education needs and previously unserved student population by continuing to offer high-quality online courses and building a vast library

Nurture and spread new ideas

The challenges and endless possibilities of fulfilling our mission is what excites us about our future. As we continue to create value for our students, employees and token holders, we will strive to make the world better through the combined powers of education and technology.

As the overlap of the traditional and online educational worlds is becoming more and more inevitable, we owe it to our students to make their education relevant to their future, through our own ingenuity, passion and careful planning.

We follow core guiding principles for the platform design:



of educational resources that can be easily accessed through the internet.

Provide education that elevates and enriches lives

We desire to leave a positive and lasting impact on our students' lives by helping them obtain achieve short-term career goals and by elevating and enriching their lives by teaching them to think critically and solve complex problems.

1. Decentralization,
2. Transparency,
3. Inclusion,
4. Sustainability,
5. Growth,
6. Disruption.

We will use these principles when deciding on the strategic direction of the platform and new functionalities.

PROBLEMS WE SOLVE

We help in saving time and money:

A student can pick the lesson of his choice and study without engaging or scheduling appointments directly with the school teacher or a private teacher. In the traditional educational system that would involve traveling away from home or allocating additional time post-school, or spending a fixed time on a daily basis with the private teacher and spending additional fee thus creating a financial burden on families with limited earnings. We believe that no



student should be deprived of education on the basis of their learning capacity and a student should also save both time and money. Our online educational content is intentionally made graphically engaging by using animations, effects, and sound which appeals to all kinds of school students. Thus, we believe that we also help in enhancing the overall performance of the student without creating an additional burden on the resources available.

We help in enhancing productivity and performance:

We provide our educational content through our online platform, so a student can access them from the comfort of their home without locking themselves into a fixed daily study schedule which in the long run may reduce productivity and performance of the student. There are several kinds of scientific research which have proved that repetitive fixed studying schedule actually lowers the productivity and hampers the innovation capability of a student. The online education gives freedom to the students to self select the study schedule and change it as per their choice and desire. The students of the 21st century are more informed

thanks to the emergence of the high-speed internet at an economical cost in both developed and developing nations.

The traditional educational system is still struggling to adapt to change due to their heavy investments in the land and buildings and high overhead costs.

We help in promoting Self Paced Study:

A self-paced system enables a student to make progress with a rhythm that suits them. This type of system does not require a student to be concerned about the burden of traditional education structure; a student can access the content at any time that works for them. Since the content is appealing and engaging at the same time (interaction through videos, sounds, and effects), a student actually spends more time learning the concepts. Thus, it



solidifies the conceptual learning instead of theoretical learning approach.

We help in engaging a student into education:

out classroom assignments using chat forums or live online discussion sites. A student can exchange ideas and dialog with other students without having to travel to a common meeting place that might not be convenient for everybody in the group. Without the commitment to attending physical private tuition at a brick and mortar location, a student is forced to learn self-discipline by managing their time and tasks all on the internet through digital learning.

We help in promoting mental growth:

The competitive environment in the schools, private tuition, and group studying classes divides the students on the basis of their learning capacities. A student with the problem of slow learning may find it

difficult to adjust into the traditional competitive school system, thus it may result in the growth of inferiority complex at an early age which may block the mental growth. Online education, on the other hand, motivates a student to engage to study via interactive videos, sounds, and effects. A student can repeat the lesson as many times they want unless they fully understand the concepts without the need of feeling depressed about their learning pace.



We enhance the quality of education:

Learning which is passed onto a student through engagement, audio, video, and sound have a lasting effect. The traditional educational system is more dependent on time and target based learning system where a teacher never finds it comfortable to run back into the previous chapters already taught for the purpose of revision due to the time constraints. The online education, on the other hand, is available day and night, seven days a week and can help a student revise its concepts as and when required.



We are an extension to the existing traditional educational system: Our programs are an extension of the traditional educational system.

A school student in spite of great engaging content will still go to school as it is embedded in our culture since ages and is a much-recognized form of learning as it is required for overall physical and mental development, the traditional education system is here to stay and we do not regard traditional education system as a threat to our business, unless the schools begin endorsing their own in-house developed content, thus directly competing with the likes of the businesses like us.

The online education focused on the school education through its engaging content can only enhance the quality of education, provide comfort and progress reports in one place to both parents and students, hence, we help traditional educational system to improve the quality of education and the students without creating competition for the existing brick and mortar traditional educational system.

KEY FEATURES OF OUR PLATFORM AND APP

Robust Search Function

- Help users find their way around
- Reduce abandonment frustration
- Allow speedy correction of navigation mistakes
- Enable quicker browsing

Assessment tools

Our online quizzes and tests help students pinpoint areas of improvement, based on the subject or their skill. Our assessment tools can help learners gain extra practice outside of their normal class work or ongoing projects, thus we add value and quality to

the existing educational system.

Online Communities

In a traditional school situation, students would gather at the campus library or coffee shop to review class notes or collaborate with students. Our online platform leans heavily on individual learning through online forums and communities.

Social Engagement

Over the years, email has yielded to social media platforms in terms of digital connection and

communication. Now, sending important messages and ensuring users receive those messages has become difficult for traditional educational institutions. Our social engagement tools like direct messages and inbuilt chat capabilities can help disperse announcements and get feedback from the students instantly.

Live Feedback

Learning independently can leave many students feeling disconnected as they move through their coursework. We facilitate online interaction with in-house teachers (either independent rewarded by our blockchain architecture or directly appointed by Unfoldu), mentors, and other students which enhances confidence and helps students better understand their current assignments.

Dashboards

Our learning dashboards offer a way to better visualize progress through a mix of reports and assessments. Depending on the age of the learner, students or their parents can review the data gathered via the dashboard.



Data Backpacks

Our data backpack or e-Portfolio offers students and their parents track their progress. The digital backpack also allows our content developers to learn more about students on the front end, from their learning styles to areas of growth and improvement.

OUR STRENGTHS

1. Experienced founders and Management Expertise

Our Company is managed by a team of competent personnel having knowledge of core aspects of our Business. Our founder viz. Mr. Harish Bajaj and Ms. Neeru Arora, with their knowledge and experience as well as assisted by our Key Managerial Persons who have helped us to have long term relations with our students. Further, they have also facilitated us to entrench with new customers. We believe that our experience, knowledge and human resources will enable us to drive the business in a successful and profitable manner.

2. Quality Assurance

Our Company has an excellent record of providing

quality services which makes our Company unique from our competitors. In terms of Quality, our Company focuses significantly on the experiences of our staff and quality of material provided to the students to ensure the desired quality of education is attained. We are also assisted by independent moderators who are rewarded through our blockchain architecture for their services.

3. Unique Brand Positioning

We believe our "UnfoldU" brand is associated with providing quality online education. We have been able to deepen our brand recognition and improve our brand recall through a variety of means such as our strong student performance, pan-India network, quality faculty, comprehensive study material, modern infrastructure, integrated systems and

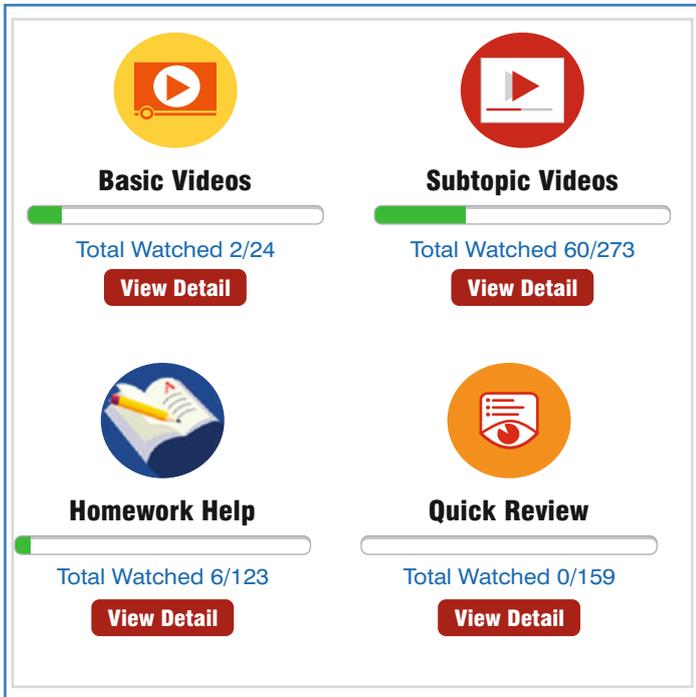
processes, and targeted marketing. We are able to attract high student enrolment due to our strong marketing presence, coupled with close follow-up with prospective clients. Our brand recognition has been instrumental in increasing our Student Count through a high referral rate and low student acquisition cost, high student retention rate and ability to attract quality content creators.

4. Result Oriented

Having been awarded time and again because of our extra-ordinary contribution, we proved that the world class educational services can be availed in the most economical manner and riding on the trust of all schools, teachers and parents which have associated with us.

We have developed a comprehensive suite of online content and accumulated massive operating data, which allow us to continually improve our teaching quality and strengthen our market leadership. As a result, we believe our business model not only enjoys strong organic momentum that drives our future growth, but also presents a high barrier to entry. In particular, we believe our success is primarily attributable to the following strengths:

- Strong and unique business model focused on the online school education;
- Strong brand rooted in teaching quality;
- Robust proprietary technology infrastructure; and
- Innovative and visionary management team with a proven track record.
- Implementation of blockchain architecture.



OUR STRATEGIES

We intend to achieve our mission by pursuing the following strategies:

- Expand into new markets with unmet demand;
- Strengthen our existing leadership position;
- Enhance student experience;
- Further enhance our brand;
- Continue to invest in technology; and
- Pursue selective strategic alliances and acquisitions.
- Reward each contributor in our blockchain based ecosystem.

At the end of the day, it is about how we create content to improve the learning experience.

Our main aim is to help parents build a strong foundation in basic concepts for their kids. Be it numbers, words, data, or logic, every lesson is designed to create a “magical” learning environment. Customised smart learning journeys adapt to every child’s individual learning pace and patterns.

For us, personalising content based on students’ proficiency is an important parameter. For example, an eight-standard student, struggling with physics, may need content that is designed for a sixth-standard student. Such a student will spend more time on the app – and in the backend, the app will be memorising the student’s learning fingerprint, and will personalise content for him/her in the future.

TECHNOLOGY BEHIND UNFOLDU

Use of High Quality Media

For us, media and technology are used as enablers.

The backbone of Unfoldu's personalisation engine is its rich learning profile. It is powered by deep Knowledge Graphs that have been created to design personal learning journeys -- videos, questions, adaptive flows, quizzes, flashcards, correctional learning video, and so on.

Additionally, the learning content is also tagged to multiple other properties and parameters. For example, when a student starts their learning journey, a rich learning profile is built for each student to personalise the experience. This enables us to customise and personalise the learning experience based on their strengths and weaknesses, and their specific learning gaps, pace and needs.

The content is tagged at the sub-micro concept level which helps the algorithms create a smooth learning curve for the students so that they feel challenged, yet motivated. If they make a mistake, we identify the right remedial method to strengthen the student's learning experience. This is similar to how a personal tutor would try and tackle their students' learning gaps and is even more effective since it is based on deep insights and is personalised.

Deep Learning

Our in-house analytics systems capture millions of data points every day. The insights help from improving our features to building highly contextual recommendations. The variety of student profiles also gives us an idea on what to improve or add to the overall content.

We use data collected from the app as the primary data, with logged-in web usage to compliment it, to make the user experience better. The interactions with the websites, emails, etc, are tracked in a separate system that is used for marketing and behavior analysis.

Artificial Intelligence

We can personalise the pace and style of learning by monitoring what a student learns, when and how he or she learns, how much, and how fast. This is just the beginning. You will see us continuously innovating and investing on how we personalise the content on our platform. There is huge scope for improvement. These are just early days and we are committed to grow with the booming Indian market.

WHY ARE WE INDIA FOCUSED?

According to a KPMG-Google report, the online education space in India will be valued at \$1.96 billion



by 2021, with 9.5 million users. The primary and secondary supplemented education will be the largest category by 2021 with a size of \$773 million, growing at a CAGR of 60 per cent.

India will always remain our primary market due to the presence of young students, the capability of their parents to afford online education and their desire to track their growth on a daily basis.

Education is so deep-rooted in India's culture and is a large market to begin with. The good thing about school based online education segment is that when we do well due to our massive reach.

Every student signing up on our platform, and learning to learn, is becoming an active self-learner. It will make them lifelong learners, and that is the requirement of the future. 21st century literates are the ones who can learn, unlearn and relearn. We want to create this next generation of learners.

The kids are hungry to learn. This is what will help us to accelerate our growth. Education is a core need that is as relevant in small towns as it is in metros.

To go deeper, we have to ensure our content is available in multiple languages, to tap the large vernacular language audience. So far, we have only created content in English and we are developing content in Hindi, and are looking to launch in other regional languages in the next 12-24 months. This involves investment and through this offering we wish to fund our expansion and marketing goals.

INTERNATIONAL EXPANSION

For us to create localised products for each market, we have to localise the features in terms of teachers and accent. Otherwise, it will be sub-optimal. The current product can easily be used by Indian students anywhere.

We are creating products for the 3-15 years age group, with large local partners. This will give us a head-start when we launch in more English-speaking markets. Our vision is to expand in the United States, Canada and Australia which will help us to foray into high revenue generating regions.

OUR ECOSYSTEM

Our blockchain smart contract technology is built on top of the existing Ethereum blockchain, using ERC20 tokenization mechanics.

The ecosystem consists of two networks, namely the internal ecosystem and the external ecosystem. The internal ecosystem participants are project creators (content creators), viewers (learners), community moderators, project quality moderators, and Unfoldu API application developers. The external ecosystem participants are businesses, schools, libraries, colleges and other online education companies. After we have fully built out our external ecosystem, our goal is to build our own protocol blockchain and migrate from the ethereum protocol.

Our internal ecosystem is a classic model that is highly suitable for blockchain smart contract tokenization. The blockchain will decentralize key content, product and project development decisions that are made on both the supply and demand side. Tokenization will help us to build our network faster on both sides:

Supply Side

- Unfoldu creates its own content and will also help other content creators to benefit from our educational platform.
- We plan to use tokenization as a key approach to solve problem by incentivizing content

creators through a mix of cash and tokens.

- Tokenization will enable content creators to bind to our platform as they will have a shared interest in the long-term value appreciation of UNFLD tokens.

Demand Side

- The success of Unfoldu will depend on creating content that viewers want to watch. Tokenization will empower students to vote on which topics and product features to add next. This will transform Unfoldu from a supply-side-driven marketplace to a demand one.
- Tokenization will enable Unfoldu to launch a native payment currency that is deeply embedded into the product and used for all payment transactions.
- Tokenization will enable Unfoldu to reward site supporters, moderators and API ecosystem developers, using UNFLD tokens without spending large amounts of fiat upfront, which reduces business risk.

PLATFORM

Unfoldu's online education platform provides students with an opportunity to offer a learning environment. This consists of combination of block-chain technology and web technology that facilitates sharing of contents between content creators and students.

In addition, this guarantees the video creators' right through the history recorded in the distributed ledger of its own blockchain and helps to build a system that objectively proves the learner's history, assignment submission and task completion.

Unfoldu token (UNFLD), which operates on a platform, is built on Ethereum platform, one of the blockchain technologies. This is a token which is implemented according to the ERC20 standard.

The ERC20 standard is one of the official protocols for the improvement of Ethernet networks and is currently one of the most popular cryptocurrency

tokens. Tokens that conform to the standard for this token are easily exchanged each other and can be integrated into various blockchain wallets and platforms.

All the services including contents are implemented with the latest web technologies available on desktop and notebook PCs, and we'll provide apps that can offer the same services on tablets and mobile devices. Particularly, the lecture video, our core service, is designed and manufactured considering the Internet environment and the usable devices of both underdeveloped and developed countries.

SERVICE MODEL

It is the connection and communication between content creators and learners, which is platform participants, that is the most important factor in the structure of service.

Content creators produce videos containing educational contents independently or in conjunction with educational institutions, and register quizzes, problem solvings, and exams on the contents. The learners will register learning process to carry out the learning and perform activities such as problem solvings, assignment submission, and examination. Each act above is subject to mutual evaluation, which decides rewards on the platform.

We also develop our own content which is distributed under various packages. The content creators who develop content are marked as "Third Party Verified Content" after the moderators review the quality of the produced content.

Token rewards allow learners to become more interested in learning, thereby maximizing their learning effectiveness, and motivate lecturers to improve the quality of their content as evaluation reward.

SOURCES OF REVENUE

- Sale of content created directly by Unfoldu team.
- Commissions earned from the sale of the third party content.
- Retailing of educational goods like notebooks, pens, pencils etc.

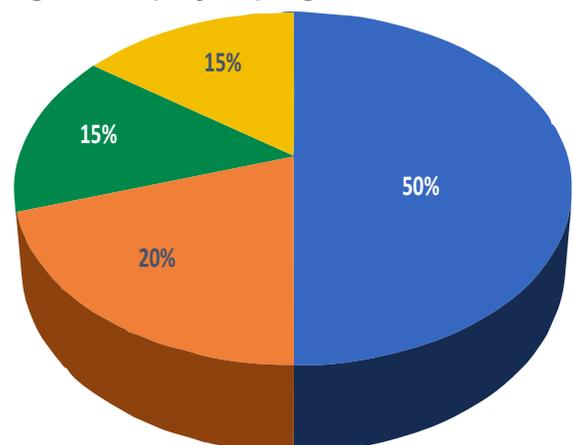
We can also expect profits not only from paid contents but also from applying advertisements to them. As seen in the service model, Unfoldu platform has online lecture system, teachers, and learners as its main members. Rewards, profits from paid contents, and advertising revenue work as a structure to help the overall ecosystem circulate while Unfoldu token act as a medium for value exchange.

The rewards given to participants in the platform are determined by the rewards module, which decides, according to its own algorithm, the reward amounts within the maximum limit for each period based on each participant's activity records.

This rewards model, along with the platform's own revenue model, comes to form the entire ecosystem. For paid contents, there will be appropriate payment methods tailored for each country's situation and Unfoldu token will be also available for it.

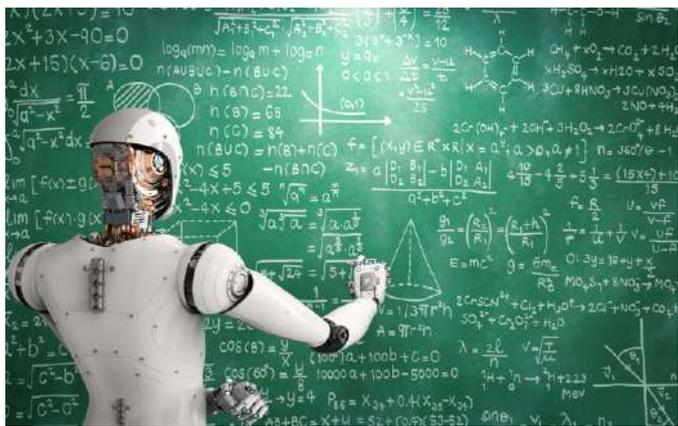
USAGE OF FUND

Funds gathered from tokens sales through Exchange and various fundraising events are used to create economic ecosystems for Unfoldu tokens including research, development, and marketing for educational platforms. 50% of the total funds will be spent on core research and development, 20% on the platform operations after the service starts, 15% on marketing and etc. necessary to establish the platforms overseas, and 15% on the other activities. This ratios of the funds used are approximates for the initial plan, which may change as the project progresses.



■ total funds ■ platform operations ■ marketing ■ Other Activities

AR / VR IN EDUCATION



Traditional methods of education as we know it are becoming a thing of the past. They are becoming increasingly digitized, and being driven by technology innovations. In fact, the so-called EdTech, the education technology industry, is expected to reach \$252 billion by 2020, growing at a 17% annual rate.

Among the most significant trends in EdTech, augmented reality rightfully takes a leading position. With more than 1 billion users expected to join the trend by 2020, it opens a pool of opportunities for educational institutions and businesses.

In recent years, there has been an increasing interest in applying Augmented Reality (AR) to create unique educational settings.

AR has been experimentally applied to both school and business environments, although not as much as classic methods of education and training during the last two decades.

Augmented reality in education can serve a number of purposes. It helps students easily acquire, process, and remember information. Additionally, AR makes learning itself more engaging and fun. Unfoldu plans to launch AR /VR based educational technologies to capture a significant portion of nascent but evolving market.

It is also not limited to a single age group or level of education and can be used equally well in all levels of schooling: from pre-school education up to college, or even at work.

In addition to that, now that the technologies that make AR possible are much more powerful than ever before and compact enough to deliver AR experiences to not only corporate settings but also

academic venues through personal computers and mobile devices, several educational approaches with AR technology are more feasible. Also, wireless mobile devices, such as smartphones, tablet PCs, and other electronic innovations, are increasingly ushering AR into the mobile space where applications offer a great deal of promise, especially in education and training.

REASONS TO LAUNCH AUGMENTED REALITY BASED EDUCATION

Accessible learning materials: anytime, anywhere. Augmented reality has the potential to replace paper textbooks, physical models, posters, printed manuals, etc. It offers portable and less expensive learning materials. As a result, education becomes more accessible and mobile.

No special equipment is required. Unlike VR, augmented reality doesn't require any expensive hardware. Because 73% of all teens in the cities currently own a smartphone, AR technologies are immediately available for use for the majority of the target audience.

Higher student engagement and interest. Interactive, gamified AR learning can have a significant positive impact on students. It keeps them engaged throughout the lesson and makes learning fun and effortless.

Improved collaboration capabilities. Augmented reality apps offer vast opportunities to diversify and shake up boring classes. Interactive lessons, where all students are involved in the learning process at the same time, help improve teamwork skills.

A faster and more effective learning process. AR in education helps students achieve better results through visualization and full immersion in the subject matter. A picture is worth a thousand words, right? So, instead of reading theory about something, students can see it with their own eyes, in action.

Practical learning. Apart from schooling, professional training can also benefit greatly from the use of AR. For example, accurate reproduction of in-field conditions can help master the practical skills required for a certain job.

USAGE OF THE TOKENS

UNFLD token, the key element of value exchange on Unfoldu platform, is used to pay for paid content, and services related to online education and as payment methods. Specifically, the usage of tokens is listed as follows:

A. For paid content : Other than some free content, all the content on our platform is paid. The payment can be made easily through UNFLD token which can be exchanged for another cryptocurrency or cash. We will be using third party service providers to provide this service.

B. For advertising fees : Advertisers may pay for advertising on the platform with UNFLD token. This enables rapid and smooth transactions between both of them.

C. For online shopping : Unfoldu plans to gradually expand its partnerships with education products retailers, in order to promote popular use of the tokens as a payment method and not only does it add to another type of income but also contributes to the platform ecosystem.

ISSUING AND DISTRIBUTION OF TOKENS

According to the system design, the maximum number of tokens available to issue is 500 million, of which 833,33 tokens of the ones allotted for sale is supposed to be issued at the beginning of service.

In overall ratio, 25% will be sold sequentially through the Exchange, 15% will be given as a reward to the platform participants, 22% will be distributed to foundations (shareholders), and 18% will remain in the form of company reserves. 10% is set aside for advisers and those who contributed to platform development, 5% is donated for education in underdeveloped countries.

The remaining 5% will be used for marketing and other purposes to boost the ecosystem of the platform.

TOKEN BURN

Upto 1.5% of the total supply will be burnt every year to stabilize prices and to build healthy blockchain ecosystem.

OUR STRATEGY AND MARKETING APPROACH

Unfoldu Group has adopted 'Blue Ocean' strategy for expanding our product and service offerings, our geographical footprints and developing and implementing innovative business initiatives.

In the Education sector, it is imperative to identify market heuristics and deliver a product with the dynamic nature of syllabus. We have always worked in the direction to innovate the products and services for students and schools. We offer educational products and services for the students who are present all over the world, however geographical study of every area is needed to satisfy the requirement of the customer and keep ourselves equally relevant and in demand everywhere.

The competitors have always played a very important role in our strategy building since we

learned a lot from their success and failure points. The rigorous study of their products, services, market relevance, market hold and client binding strategies has led us to create, innovate & develop our market segments. Unfoldu Group has now started creating its own market standards and focus on monopolising it in the coming years beating the traditional methodologies as used by our competitors.

Every individual in the Business development team is allotted a particular region for the Business improvement and customer service. The region allotted according to local demographic, with language of the region, socio-economic environment and the academic year timing. Since timing is extremely important in our business.

We are further promoting Unfoldu in Global online communities for promoting transparency and information sharing.

We strongly believe in user engagement since it leads to a high utilization rate. High Utilization Rate = High Renewal Rate. We educate our customers regarding every in and out of our products and services which has supported us in acquiring a dependable customer base.

We firmly trust on maintenance of a strong CRM System and customer databases with necessary filters so as to keep the continuous engagement. We have also started with the technological developments in the company to make room for individual participations (students who wish to enroll directly) which may enable us to access 100% market size.

HUMAN RESOURCES

We believe that a team of committed and motivated

employees is a key competitive advantage and will benefit us in our future growth and expansion. Our business model requires a mix of skilled, semi-skilled and unskilled labour. Currently our Company has 27 permanent employees.

COMPETITION

We face competition from different regional, national and international companies/ organisations providing online education.

Competitors having superior financial, research, execution and marketing resources than us pose competition to us. Our competitors include both large and small organisations providing online education in the regions and areas where we operate. We also face competition from various small unorganized organizations. However, we expect that our commitment to quality, past record, success and transparency will provide us with an edge over our competitors. Some of our competitors are given below:

COMPETITION

SWOT Analysis

Strength	Weakness
<ul style="list-style-type: none"> Rich Experience Solid Presence In The Largest Emerging Market "India" Implementation of Blockchain Technology Global Content Creators Result Oriented Approach Actively Expanding Into International Markets Excellent Network Management Experienced and Professional Management Team Good Track record 	<ul style="list-style-type: none"> Low Access In Rural Areas India Has Just Started To Adopt Online Education Schools May Launch Their Own Low Priced Version of Our Offerings Limited Financial Resources

Opportunities	Threats
<ul style="list-style-type: none"> Positive Market Sentiments for Education Industry Government Initiatives Business Services for education industry is largely untapped 	<ul style="list-style-type: none"> High Competition Level Availability of Freely Available Content Operating In Price Sensitive Market Changes In Government Policies

Intellectual Property

Currently we have not registered any of our intellectual property.

UNFOLDU FOR LEARNERS

Through tokens rewards based on their course levels and activities, the system encourages learners to become self-interested in online study while increasing their performance too.

A certain amount of tokens will be paid as rewards when the study is carried out and the problem is solved, or when the course is completed. This methodology will replace immediate cashbacks and will keep students interested to learn, thus making them engaged without losing interest in education.

This also means that the learner will earn a certain amount of profit in return for his or her effort to study. This makes it effective to induce learners to continue the course without interruption, to provide some financial support, and to provide objective proof of the learning history. Also, one of the most important things is that you can take the study through a laptop and mobile regardless of time and place, and a substantial amount of free lectures are included that will be rewarded.

In addition, there is also a sharing place for all participants in the system to contribute to improving the quality of the content as well as obtaining rewards according to the evaluation and activity index by exchanging their knowledge and opinions and evaluating each other.

The curriculum is fairly documented and the evaluation records by the instructor are well organized on blockchain so that they can be checked at any time, because such a system would allow not only regular schools to which information is linked, but also companies that want to use the services of Unfoldu to spend

months of time and money to learn what they need.

UNFOLDU FOR TEACHERS

In the platform ecosystem, all participants can basically act as a teacher as well as a learner. Therefore, if you just have a mind to learn, you can participate in learning, and if you want to share learning through educational contents you made, you can open classes for all other users.

Since every teacher who conducts class in the Unfoldu classrooms is another name for Unfoldu, he or she can share his knowledge with others at any time, regardless of the weight or classification of the subject he or she wants to share, and receive evaluations and reviews from other participants, including the learners.

This methodology will greatly increase the amount of education content available. Our moderators will keep a check on the quality of the content, so that only the best content is offered.

Meanwhile, through the diversification of evaluation for fairness when opening classes, suggesting appropriate curriculum, and registering evaluation, and the management of teacher's career history, it provides a fair measure for learners and guarantees the rights of teachers to prevent copyright-related disputes and protect their rights and interests. Like learners, activities such as class open and evaluations by teachers are linked to reward algorithms. One difference is that it will be followed by the process for copyright protection.

COPYRIGHT PROTECTION

Blockchain is attractive to many different industries because of its potential uses. Different types of data can be added to a blockchain, from cryptocurrency (above), transaction and contractual information to data files, photos, videos and design documents.

This would result in reliable and time-stamped evidence of actual use and frequency of use of a trademark in trade, both of which are relevant in proving first use, genuine use, acquired

distinctiveness/secondary meaning or goodwill in a trademark. Similarly, distributed ledger technology could be used to publish technologies for defensive publication as prior art to prevent others from obtaining a patent over such technologies.

Unfoldu will utilize the services of several third party service providers to save its content from any misuse for commercial benefit.

SERVICE EXPANSION

Unfoldu Group plans to expand in the following countries within 24 months of its successful IEO:

- Canada
- USA
- Australia
- United Kingdom

- Europe
- Middle East
- New Zealand
- China
- South Africa
- Naizeria
- Singapore



OUR PLATFORM

Unfoldu's online education platform provides students with an opportunity to offer a learning environment. This consists of combination of blockchain technology and web technology that facilitates sharing of contents between lecturers and students.

In addition, this guarantees the video creators' right through the history recorded in the distributed ledger of its own blockchain and helps to build a system that objectively proves the learner's history, assignment submission, task completion and growth development.

We operate on a platform that is built on Ethereum platform, one of the blockchain technologies.

This is a token which is implemented according to the ERC20 standard. The ERC20 standard is one of the official protocols for the improvement of Ethernet networks and is currently one of the most popular cryptocurrency tokens. Tokens that conform to the standard for this token are easily exchanged each other and can be integrated into various blockchain wallets and platforms.

All the services including contents are implemented with the latest web technologies available on desktop and notebook PCs, and we'll provide apps that can offer the same services on tablets and mobile devices. Particularly, the lecture video, our core service, is designed and manufactured considering the Internet environment and the usable devices of underdeveloped countries.

RISK FACTORS

The Risk factors have been determined on the basis of their materiality. The following factors have been considered for determining the materiality.

1. Some events may not be material individually but may be found material collectively.
2. Some events may have a material impact qualitatively instead of quantitatively.
3. Some events may not be material at present but may be having a material impact in the future.

The general risk factors related to this offering is stated below:

1. General economic and business conditions in India and other countries where we may expand to in the near future;
2. Ability to retain the customers / students is heavily dependent upon various factors including our reputation and our ability to maintain a high level of service quality including our satisfactory performance;
3. Dependence on our information technology systems;
4. We operate in a significantly fragmented and competitive market;

5. Regulatory changes relating to the finance and capital market sectors in India and our ability to respond to them;
6. Our ability to successfully implement our strategy, our growth and expansion, technological changes, our exposure to market risks that have an impact on our business activities or investments;
7. Our reliance on internet network, marketing network, content creators and moderators and our ability to utilize our machines and equipment in an uninterrupted manner;
8. Our ability to grow our business;
9. The monetary and fiscal policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices, the performance of the financial markets in India and globally, changes in domestic and foreign laws, regulations and taxes and changes in competition in our industry;
10. Changes in the value of the Rupee and other currencies;
11. The occurrence of natural disasters or calamities;
12. Change in political and social conditions in India.

OUR TEAM

"Reinvent the way business is done" – Mr Harish Bajaj

Mr. Bajaj has more than 27 years of business experience and a proven track record in management and business development. He began his career as an R&D Engineer in India and Japan, further moving on to important profiles with big business giants as – with Global Guardian Inc. as the Marketing Director; Excel Telecommunication Inc., Canada, as the Executive Director and with Bajaj Tax & Financial Secrets Inc., Canada, as their President. His business acumen and knowledge is not restricted just a few sectors. He has also been an officer and director for several retail businesses in India and real estate investment & oil and gas exploration businesses in the U.S. It was for his entrepreneurial spirit that led him to manage business in a variety of industries including finance, customer service, communication, information technology, real estate, oil & gas exploration and online education.



With his far sightedness, clear vision, strong determination and hard work Mr. Bajaj brings to the Fund the strong determination to achieve stronger performances from the existing teams. Mr. Bajaj is also an esteemed member of the Company.

He has been mentoring management executives with his skills in corporate planning.

Harish Kumar Bajaj



"Achievers are acknowledged by Life" – Neeru Arora

Ms. Neeru Arora is a woman of actions. With a post graduate degree in Mathematics and a rich experience spanning more than 12 years, she has proved her merit in every sphere of life, be it academics, personal or the professional front. She started her career as a lecturer at S. Govt. College of Science Education and Research in Punjab and was adjudged Best Lecturer for two years.

She showed excellent academic performance throughout and was twice declared the batch topper.

Ms Arora's hard work, dedication and strong determination got her promoted to the post of Director. Her efficient planning and management skills have enabled the proper utilization of the Company resources in the right direction to achieve the desired goals. The patience and politeness towards her colleagues is an example for all to follow. She is a leader and a motivator for her team members.

She has shaped the Company from the very beginning into a place fit for employees. Following the Bottom-Up Management Approach, she made sure that every team member got equal opportunities to prove themselves. Not choosing the easier way of life, she decided to push her limits and earn the position she has today.

Her mantra for life is *"You can, if you believe you can"*.

Neeru Arora

INTERNAL RISK FACTORS

Our total business volume comes from our Entrepreneurs / Franchisee Distributors/Direct Sales Agents. Any changes in our relationships with our Entrepreneurs / Franchisee Distributors / Direct Sales Agents or non-adherence to prescribed service standards, payment default or other contractual breaches or irregularities may adversely affect our business, results of operations and prospects.

Our business model is currently mainly divided into three parts viz. marketing through internal team appointed for the purpose, through Entrepreneurs / Franchisee Distributors/Direct Sales Agents and through Digital marketing model for students' subscriptions.

Further, non-adherence to prescribed service standards, payment default or other contractual breaches or irregularities on the part of any of our Entrepreneurs / Franchisee Distributors/Direct Sales Agents may adversely affect our business, results of operations and prospects.

Any inability on the Company's part or on the part of its business partners, direct sales agents and dealers to continue to use, or adequately protect its intellectual property or proprietary data, may adversely affect the Company's business, results of operations and prospects.

While copyright registration is not a prerequisite under Indian law (where we are majorly operational) for acquiring or enforcing a copyright, such registration creates a presumption favouring ownership of the copyright by the registered owner. The remedies available under the Copyright Act for infringement of a registered copyright include damages, accounts of profits, injunction, delivery, etc. of infringing copies to the copyright owner, as well as fines and imprisonment.

The course study material prepared by us for our students may be plagiarized, which may have a material adverse effect on our business and results of operations.

The company's business is to distribute the educational content online and has tie up with various content developers to develop them. Providing study materials to such students who intend to study online conducted is the significant sources of revenue for us. Though, since incorporation of our company, we have not come across any incident of plagiarizing as we enter into an understanding with administrators of concerned educational institutes to prevent plagiarizing of our study materials, yet the possibility of the same can still not be ruled out. Plagiarizing of our study materials, if any, may have a material adverse effect on our business and results of operations.

Our business requires us to obtain and renew certain registrations, licenses and permits from government and regulatory authorities and the failure to obtain and renew them in a timely manner may adversely affect our business operations.

Most of the immovable properties used by us directly or through our business partners are leased-out. If we or our business partners are unable to renew existing leases or relocate operations on commercially reasonable terms, there may be an adverse effect on our business, results of operations and prospects.

There can be no assurance that our Company or the business partners(s) will, in the future, be able to retain and renew the leases or licenses for the existing locations on the same or similar terms, or will be able to find alternate locations for the existing offices and operating locations on similar terms favorable to the Company, or at all. This refers to the offices owned by the independent marketers working purely on the commission model.

The Company may also fail to negotiate the renewal of its lease agreements for its premises, either on commercially acceptable terms or at all, which could result in increased rental rates for subsequent renewals or searching for new premises, or to close facilities in desirable locations, affecting its financial

condition and operations. In the event that the existing rent agreements are terminated or they are not renewed on commercially acceptable terms, Our Company may suffer a disruption in its operations which could materially and adversely affect its business, financial condition and results of operations.

If we are unable to maintain and increase our business partners network for the distribution of our products, our business, results of operations and financial condition could be adversely affected.

In most of the markets in which we have a presence, we generally appoint a local third party entity i.e. business partners who distribute our products. We have limited control over the operations and businesses of such local third party entities. We cannot assure you that we will be able to successfully identify or appoint new business partners or effectively manage our existing business partners network. If the terms offered to such business partners by our competitors are more favourable than those offered by us, business partners may decline to distribute our products and terminate their arrangements with us. We may be unable to appoint replacement business partners in a timely manner, or at all, which may reduce our sales volumes and adversely affect our business, results of operations and financial condition. Further, our competitors may have exclusive arrangements with their business partners and such business partners may not be able to distribute our products, which may limit our ability to expand our distribution network. While we offer our business partners certain incentive schemes to distribute our products, we may not be able to effectively implement them across our distribution network. Any failure on our part to maintain and increase the number of our arrangements for the distribution of our products may adversely affect our business, results of operations and financial conditions.

Our inability to cater to and suitably update and enhance the depth of our course and product offerings may adversely affect our revenues and, thus, our business, results of operations and prospects.

While we always make the best of our efforts to always provide our customers with newer and enriched products offerings yet our failure to introduce innovative products on an on-going basis or to anticipate or to respond adequately to changing client requirements could adversely affect our business and financial results.

Our ability to retain the present number of students serviced by us and attract new students is heavily dependent upon various factors including our reputation and our ability to maintain a high level of service quality. Any failure by us to retain or attract students may impact its business and revenues.

We believe that our strong brand reputation has helped us to attract and retain our students. As a result, our reputation and perception of our brands are critical to our business. Our business relies heavily on our reputation, quality and popularity of our product, our visibility and perception amongst students. Therefore, It is important that we retain the trust placed on us by our students. At the same time we must also continue to attract more number of customers at a consistent rate.

Though, we attempt to retain our position by maintaining and improving our product offerings yet failure on our part to maintain and enhance our reputation or product quality and services may act as a hindrance in attainment of our students' retention and addition objectives which in turn may adversely impact our business and revenues.

Our business is linked to the academic cycle and is, therefore, seasonal in nature. Accordingly, half year to half year comparisons of our enrollments and cash flows may not be meaningful.

Our company is working in education sector and demand for our product offerings is subject to academic schedule being followed in different educational institutes (schools). The period during which our business may experience higher revenues varies from season to season depending upon school holidays, festive seasons and/or internal assessment schedules of the educational institutions. Whereas during the period

encompassing school holidays, festive seasons and/or internal assessments etc. the demand for our services is low, the demand for our services remain steady during the remaining period. Accordingly, our revenue in one half may not accurately reflect the revenue trend for the whole financial year. The priorities of education sector and its impacts on our business activities may cause fluctuations in our results of operations and financial conditions.

While we are currently not subject to extensive Governmental regulation, any regulatory or legal framework introduced in the future may increase our compliance requirements and costs, which may adversely affect our business, results of operations and prospects. However, to run our business, we require certain regulatory permits and approval to operate.

At present, the segments in which we operate are not subject to extensive Government regulation. While we are not in a position to predict the likelihood, timing or content of any such regulation or legislation, if any such regulation or legislation is notified, we may be affected in various ways. However, we have obtained all permits and licenses, which are adequate to run our business. Further, some of these approvals are granted for fixed periods of time and need renewal from time to time. We are required to renew such permits, licenses and approvals. There can be no assurance that the relevant authorities will issue any of such permits or approvals in time or at all. Failure by us to renew, maintain or obtain the required permits or approvals in time may result in the interruption of our operations and may have a material adverse effect on our business.

Any disruption in our information technology systems may adversely affect our business, results of operations and prospects.

We depend extensively on the capacity and reliability of our information technology systems, which are subject to damage or incapacitation by natural disasters, human error, power loss, sabotage, computer viruses, hacking, acts of

terrorism and similar events or the loss of support services from third parties. Considering the nature of our business and the industry in which we operate, it is imperative for us to have a robust information technology platform. If our data capturing, processing and sharing cannot be integrated and/ or we experience any defect or disruption in the use of, or damage to, our information technology systems, it may adversely affect our operations and thereby our business and financial condition.

The content development is subject to several risks, including in relation to distribution and research. If any such risks materialize, our business, results of operations and prospects may be adversely affected.

The publication and content development is an incidental activity to our business, conducted under the Company's brand, its own publication house internally, exposes the Company to certain risks inherent to such business, including as described below, which may adversely affect our business, results of operations and prospects:

- The business partners and direct sales agents/dealers are retained on an exclusive basis and they also services of the other competitors. If the competitors provide better commissions or incentives to our business partners and direct sales agents/ dealers, it may result in their favoring the competitors over the Company. Additionally, if the Company is unable to engage business partners and direct sales agents/dealers on mutually agreeable terms to distribute and sell the Company's publications and conduct of tests it may significantly disrupt the supply of Company's publications to its customers which may lead to a decline in the reach of the publications and adversely affect the business and financial condition;

The Company may be significantly impacted by students' price-sensitivity as well as significant price competition from the competitors of the Company.

Our Company depends on its brand recognition.

Any failure by the Company to retain or attract schools / colleges / universities / institutes may impact our business and revenues.

Our Company believes that brand recognition is important for its business due to relatively low barriers to entry in its market. Company's business heavily relies on its reputation as well as the quality and popularity of the products and services provided by it and its visibility and perception. Our Company's attempt to retain its position in the industry in which it operates and further build its reputation by maintaining quality and constantly striving to improve its value proposition to customers. As the market becomes increasingly competitive, maintaining and enhancing our Company's brand will become critical to ensure that it continues to remain competitive products and services provider relating to education solutions.

If we are unable to source business opportunities effectively, we may not achieve our financial objectives.

Our ability to achieve our financial objectives will depend on our ability to identify, evaluate and accomplish business opportunities. To grow our business, we will need to hire, train, supervise and manage new employees, expand our distribution channels and to implement systems capable of effectively accommodating our growth. However, we cannot assure that any' such employees or distributors will contribute to the success of our business or that we will implement such systems effectively. Our failure to source business opportunities effectively could have a material adverse effect on our business, financial condition and results of operations. It is also possible that the strategies used by us in the future may be different from those presently in use. No assurance can be given that our analysis of market conditions and other data or the strategies that we may use in the future to use will be successful under various market conditions.

Our Founders and members of the founders Group will continue jointly to retain majority control over our Company even after the Issue which will allow

them to determine the outcome of matters submitted to shareholders for approval.

Our founders play a key role in our functioning and we rely heavily on their knowledge and experience in operating our business and therefore, it is critical for our business that our founders remain associated with us.

Our founders have been actively involved in the day to day operations and management. Accordingly, our performance is heavily dependent upon the services of our founders. If our founders is unable or unwilling to continue in their present positions, we may not be able to replace them easily or at all. Financial impact of the aforesaid risk cannot be reasonably quantified.

Our success depends largely on our senior management and our ability to attract and retain our key personnel.

Our success depends on the continued services and performance of our key employees. Competition for senior employees in the industry is intense and we may not be able to retain our existing senior team members or attract and retain new senior team members in the future. The loss of any member of our key team may adversely affect our business, results of operations and financial condition. We do not maintain key man's life insurance for our founders, senior members of our management team or other key personnel.

Delay in raising funds from the IEO could adversely impact the implementation schedule.

The proposed expansion is to be entirely funded from the proceeds of this IEO. We have not identified any alternate sources of funding and hence any failure or delay on our part to mobilize the required resources or any shortfall in the Issue proceeds may delay the implementation schedule. We therefore cannot assure that we would be able to execute the expansion process within the given time frame, or within the costs as originally estimated by us. Any time overrun or cost overrun may adversely

affect our growth plans and profitability.

Our ability to pay dividends in the future will depend upon our future earnings, financial condition, cash flows, working capital requirements, capital expenditure and restrictive covenants in our financing arrangements.

Third party industry and statistical data in this Prospectus may be incomplete, incorrect or unreliable.

We have not independently verified data from industry and other publications contained herein and although we believe these sources to be reliable, we cannot assure you that they are complete or reliable. Such data may also be produced on a different basis from comparable information compiled with regard to other countries. Therefore, discussions of matters relating to India and its economy are subject to the caveat that the statistical and other data upon which such discussions are based have not been verified by us and may be incomplete or unreliable.

EXTERNAL RISK FACTORS

Changes in government regulations or their implementation could disrupt our operations and adversely affect our business and results of operations.

Our business and industry is regulated by different laws, rules and regulations framed by the Central and State Government. These regulations can be amended/ changed on a short notice at the discretion of the Government. If we fail to comply with all applicable regulations or if the regulations governing our business or their implementation change adversely, we may incur increased costs or be subject to penalties, which could disrupt our operations and adversely affect our business and results of operations. There can be no assurance that our Company will succeed in obtaining all requisite regulatory approvals in the future for our operations or that compliance issues will not be raised in respect of our operations, either of which could have a material adverse effect on our business, financial condition and results of operations.

Global economic conditions were unprecedented and challenging and have had, and continue to have, a material adverse impact on the Indian financial markets and the Indian economy in general, and, given the same economic conditions this may, in future, have a material adverse impact on our business and financial performance.

Global economic and political factors that are beyond our control, influence forecasts and directly affect performance. These factors include interest rates, rates of economic growth, fiscal and monetary policies of governments, inflation, deflation, foreign exchange fluctuations, consumer credit availability, consumer debt levels, unemployment trends and other matters that influence consumer confidence, spending and tourism. Increasing volatility in financial markets may cause these factors to change with a greater degree of frequency and magnitude, which may negatively affect our token price.

Taxes and other levies imposed by the Government of India or other State Governments, as well as other financial policies and regulations, may have a material adverse impact on our business, financial condition and results of operations.

Taxes and other levies imposed by the Central or State Governments in India that affect our industry include customs duties, excise duties, sales tax, income tax and other taxes, duties or surcharges introduced on a permanent or temporary basis from time to time. There can be no assurance that these tax rates/slabs will continue in the future. Further, with the Introduction of the Goods and Services Act, tax rates and its implication may have a material impact on raw materials or on our Products. Any

changes in these tax rates/slabs could adversely affect our financial condition and results of operations.

Political instability or changes in the Government could adversely affect economic conditions in India generally and our business in particular.

The Government of India has traditionally exercised and continues to exercise influence over many aspects of the economy. Elimination or substantial change of policies or the introduction of policies that negatively affect the Company's business could cause its results of operations to suffer. Any significant change in India's economic policies could disrupt business and economic conditions in India generally and the Company's business in particular.

Malpractices by some players in the industry affect overall performance of emerging Companies.

The industry in which our Company operates is subject to risks associated with unethical business practices such as unethical marketing, dishonest advertising, questionable pricing practices, inaccurate claims with regard to safety and efficacy of the product etc. Consumers attitude toward the industry today is dominated by a sense of mistrust, paving the way for regulators for stricter entry barriers and introduction of code of conduct; making the entire industry environment regulated and controlled.

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and controlled. Malpractices by some players in the industry affects the overall performance of the emerging Companies like our as the industry norms are applicable to all at parity. Any unethical business practices by any industry player or intermediary may impact our business and results of operations.

Natural calamities could have a negative impact on the Indian economy and cause Our Company's business to suffer

India has experienced natural calamities such as earthquakes, tsunamis, floods etc. In recent years, the extent and severity of these natural disasters determine their impact on the Indian economy. Prolonged spells of abnormal rainfall or other natural calamities could have a negative impact on the Indian economy, which could adversely affect our business, prospects, financial condition and results of operations as well as the price of our tokens.

Regional hostilities, terrorist attacks, communal disturbances, civil unrest and other acts of violence or war involving India and other countries may result in a loss of investor confidence and adversely affect the financial markets and our business.

Terrorist attacks, civil unrest and other acts of violence or war may negatively affect the Indian markets on which our tokens will trade and also adversely affect the worldwide financial markets. In addition, the Asian region has from time to time experienced instances of civil unrest and hostilities among neighboring countries. Hostilities and tensions may occur in the future and on a wider scale. Military activity or terrorist attacks in India may result in investor concern about stability in the region, which may adversely affect the price of our tokens. Events of this nature in the future, as well as social and civil unrest within other countries in the world, could influence the Indian economy and could have an adverse effect on the market for securities of Indian companies, including our token price.

Registration Exemptions

(US Investors) Regulation D (506b, 506c)

- The Unfoldu (UNFLD) token will be available for offering under the following US Securities and Exchange Commission (SEC) registration exemptions:
- Investors can purchase on-chain token offerings from the offering contract with a restricted wallet. Airdrop delivery will be used for off-chain offerings.
- Tokens cannot be traded freely
- After the compliance holding period, investors can request that the issuer sanction a token transfer.
- Once transfer rights are granted, transactions with unrestricted wallets are written on the blockchain.

- After the compliance holding period, investors can request that the issuer sanction token transfer to unrestricted wallets.
- Once approved, transactions from an international wallet to an unrestricted wallet are written on the blockchain.

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- Investors can purchase on-chain offerings from the offering contract with an unrestricted wallet. Airdrop delivery will be used for off-chain offerings.
 - Investors can immediately trade tokens freely without sanction by the issuer.
 - Transfers can only be made to unrestricted wallets.

Regulation CF

- Investors can purchase on-chain token offerings from the offering contract with a restricted wallet. Airdrop delivery will be used for off-chain offerings.
- After the one-year compliance holding period, investors can request sanction by the issuer of token transfer to an unrestricted wallet.
- Once transfer rights are granted, transactions with unrestricted wallets are written on the blockchain.

Investment Through Special Purpose Vehicle (SPV)

The countries with the cryptocurrency investment restrictions can invest through our company owned fund without involving themselves in the direct possession of the blockchain based tokens.

For the non-US investments, the fund will rely on the exemption of Regulation S. The US investors with the accredited status can though invest directly into the fund under Regulation D.

Regulation S

- Non-US investors can purchase on-chain offerings directly from the offering contract with a restricted wallet. Airdrop delivery will be used for off-chain offerings.
- Tokens in international wallets can be freely traded to other international wallets not owned by US citizens without sanction by the issuer, or with the sanction of compliance with local laws.
- Tokens in international wallets cannot be freely transferred to unrestricted or restricted wallets.

The investors investing in the fund will receive fund units which will represent the underlying tokens. The fund possess a valid reporting CIK number 0001784840.

The investor must seek advice from its financial advisor and attorney before investing into the fund.

The fund units will not trade on any exchange. The units can be purchased or sold by placing direct orders through our website.

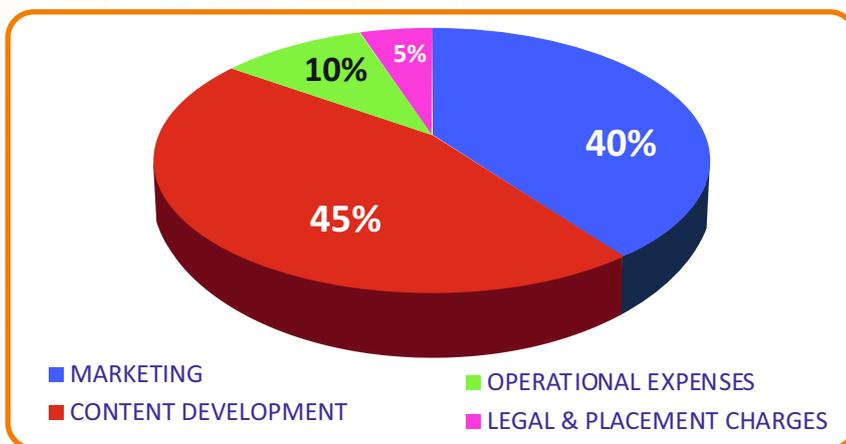
ABOUT THE IEO

Company Name	UNFOLDU GROUP LIMITED
Domicile	SEYCHELLES
Company Address	Global Gateway 8, Rue De La Perle, Providence, Mahe, Seychelles.
KYC & AML	Required

Circulating Supply	200,000,000
Number of Tokens for Sale	833,333
Maximum Offering Amount	\$25 M
Minimum Offering Amount	\$10 M
MINIMUM INVESTMENT	\$30

USE OF PROCEEDS

40%	MARKETING
45%	CONTENT DEVELOPMENT
10%	OPERATIONAL EXPENSES
5%	LEGAL & PLACEMENT CHARGES



BONUS

Investment Size	Bonus	Investment Size	Bonus
\$ 150+	10.00%	\$ 7,500+	24.00%
\$ 300+	15.00%	\$ 15,000+	27.00%
\$ 750+	18.00%	\$ 30,000+	30.00%
\$ 1500+	20.00%	\$ 75,000+	40.00%
\$ 3,000+	22.00%	\$ 1,50,000+	50.00%

Disclaimer: All bonuses hereby stated above are subject to management discretion and can be withdrawn without any notice. The investors should confirm the availability of the bonus with the management before acting upon the same.