



P2PS is the gateway to all your transactions on a decentralized, secure, and interference-free peer-to-peer communication system platform used by government and defense, digital education and delivery, medical and pharma, banking and finance, and other corporate sectors.

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# P2PS WHITE PAPER

Economic Value Integrated into Secure Communication Systems

**Presented by**  
**P2P Solutions Foundation**

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**December 2017**

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P2PSF may make changes to this white paper at any time.  
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This is revision 6 to the P2PS\_White Paper\_V1\_English.

In this white paper, we provide a description of the technologies, based on our level of knowledge and development. We hope you find this information valuable. There are certain commitments we are unable to make with regard to the technologies, the protocol, or the profitability of your participation in the P2PS crypto-token. Neither P2P Solutions Foundation nor any of its stakeholders, including but not limited to the council members, trustees, suppliers, and distributors, provide any guarantees regarding the P2PS token, the Push System protocol, or the education system, except those provided in their respective Terms of Use. We take no responsibility in regard to the contents of the protocol, the system, or its unique functional capabilities, availability, and compliance with your requirements. All services are provided by the corporations and foundation on an "as is" basis. We exclude any and all implied warranties except those in the legal system of certain countries that ensure guarantees such as serviceability in certain fields, salability, participation protection, and intellectual property rights protection.

After reading this P2PS white paper, you may choose to take part in the development of new decentralized technologies, using your knowledge, time, and financial resources. Therefore, in accordance with this P2PS white paper, you assume the unconditional obligation that in the event you are a citizen of Russia, the United States of America, Singapore, China, or any other country, and a party to any lawsuit with any claimant where your name is featured as an involved party, P2P Solutions Foundation, Innovative Solutions International, Inc., Electronic Learning Inc., and all their stakeholders, subsidiaries, and affiliates have a guaranteed right to charge you as a private party for the full amount of losses, including any fines or legal costs and your usage of any software (VPN, class action, etc.) to conceal your true country of residence.

The P2PS token is neither a share nor a security and should not be considered or understood as any of the various forms, instruments, or vehicles of investment. Therefore, the P2P Solutions Foundation is not excluding any country from the P2PS Token Sale. Anyone interested in procuring P2PS tokens must, however, determine its acquisition and usability according to their respective domiciles. The purpose of this white paper is not to provide any legal or investment advice.

These Terms and Conditions (T&C) apply to the buyer of the P2PS token (P2PS) and future user of the P2PS platform. You should carefully read the T&C as well as this white paper of the P2PS project before participating in the crowdsale.

### Applicability

1. The following T&C constitute the agreement (**Agreement**) between **P2P Solutions Foundation (P2PSF or the Foundation)** and you (**the User**) with respect to your contribution to or purchase of the **P2PS** token and any future services offered through the **P2PS** platform. By using our services, you are agreeing to be bound by the T&C in its latest version. You are aware that **P2PSF** may change this T&C at any time. Your continued use of the **P2PS** platform means that you accept any new or modified terms.

### Services

2. **P2PS** is a blockchain-based (Blockchain) peer-to-peer gateway to various transactions on decentralized, secure, and interference-free peer-to-peer communication system platforms used in government and defense, digital education and delivery, medical and pharma, banking and finance, and other corporate sectors. The **P2PS** platform creates a synergized ecosystem that brings clients and end users together.

Largely due to technology-based solutions and smart contracts, the **P2PS** platform allows users to replicate their payment activity of a chosen model directly into their segregated **P2PS** account.

3. The **P2PS** platform requires the use of **P2PS** tokens in order to follow one or several payment models provided by the asset managers on the platform. For use of the platform, end users pay a 2% entry commission, charged every time a user acquires a license in the platform, in order to start using the decentralized peer-to-peer system that is being currently leveraged by government and defense, digital education and delivery, medical and pharma, banking and finance, and other corporate sectors.

### The P2PS Token (P2PS)

4. The **P2PS** token is a utility token, and its purpose is to facilitate services (license fee payments, etc.) on the **P2PS** platform. Through the token sale, the future user acquires the future rights to use the **P2PS** platform.

The **P2PS** crypto-token is designed to be used by members within the **P2PS** platform. It primarily assists in transactions on the decentralized, secure, and interference-free peer-to-peer communication system platforms used in government and defense, digital education and delivery, medical and pharma, banking and finance, and other corporate sectors. Since the **P2PS** token is an ERC20 (ERC20 Token Standard) crypto-token and a smart contract system built on Ethereum blockchain, it is easily transferable between users and platforms using ERC20-compatible wallets (Top 5 Ethereum Wallets Compatible With Cryptocurrency ICO Tokens) and is smoothly integrated into exchanges.

5. **P2PS** does not have the legal qualification as a security (Fast Answers). **P2PS** is final and nonrefundable. **P2PS** is not a share and does not give any right to participate in the general meetings of **P2PSF**. **P2PS** does not have a particular usage outside the **P2PS** platform. The purchase of **P2PS** shall therefore not be done for speculative usage.

6. **P2PS** can be purchased during the crowdsale directly from the **Foundation** or after the crowd sale at the **Foundation** or exchange.

7. Any future user purchasing **P2PS** expressly acknowledges and represents that he/she has carefully reviewed the T&C and fully understands the risks, costs, and benefits associated with the purchase of this token as indicated in the T&C.

### Knowledge Required |

8. A future user undertaking to purchase **P2PS** in relation to the token sale should ensure that he/she understands and has significant experience in cryptocurrencies and blockchain systems and services and that he/she fully understands the risks associated with the token sale as well as the mechanism related to the use of cryptocurrencies (including but not limited to storage).

9. **P2PSF** shall not be responsible for any loss of **P2PS** or situations making it impossible to access **P2PS** that may result in any actions or omissions of the future user or any person undertaking to acquire **P2PS**.

### Risks |

10. Acquiring **P2PS** involves various risks, in particular that **P2PS** may not be able to launch its operations and develop its platform (SEC Enforcement Against Initial Coin Offering). Therefore, and prior to acquiring **P2PS**, any future user should carefully consider the risks, costs, and benefits of acquiring **P2PS** in the crowdsale and, if necessary, obtain independent advice in this regard. Any interested person who is neither in the position to accept nor understand the risks associated with the crowdsale (including but not limited to the risks related to the non-development of the **P2PS** platform and its operations) or any other risks as indicated in the T&C should not acquire **P2PS** at this stage or later.

### Self-Acquisition/Buyback |

11. The **Foundation** is allowed to acquire **P2PS** from the market at the market price as a value disbursement method. The acquisition/buyback must be authorized by the Foundation Council under the condition that no conflict of interest is identified. Through the acquisitions of **P2PS**, the **Foundation** is not allowed to perform operations such as manipulation of the **P2PS** market.

### Important Disclaimer |

12. The T&C shall not and cannot be considered an invitation to enter into an investment. They do not constitute or relate in any way nor should they be considered an offering of securities in any jurisdiction. The T&C do not include or contain any information or indication that might be considered a recommendation or that might be used as a basis for any investment decision. **P2PS** is a utility token and is not intended to be used as an investment.

13. The **Foundation** is an operative entity managing a platform, and **P2PS** is only a utility token. Therefore, the **Foundation** is not a financial intermediary and is not required to obtain any authorization for anti-money-laundering purposes.

14. Acquiring **P2PS** does not grant the purchaser any right or influence over **P2PS's** organization or governance.

15. Employees of the **Foundation** are not allowed to operate with **P2PS** at market price if they have knowledge of information that may modify the price of the token.

16. Regulatory authorities are consistently and carefully scrutinizing businesses and operations associated with cryptocurrencies on a global level (Governments want to control cryptocurrencies — but there's a danger to too many rules). As such, regulatory measures, investigations, or actions may impact **P2PS's** business and even limit or prevent it from developing its operations in the future. Any person undertaking to acquire **P2PS** must be aware that the **P2PS** business model and the T&C may change or need to be modified due to new regulatory and compliance requirements of any applicable laws in any jurisdiction. Thus, participants and any person undertaking to acquire **P2PS** acknowledge and understand that neither **P2PS** nor any of its affiliates shall be held liable for any direct or indirect losses or damages caused by any such changes.

17. The **Foundation** will do its best to launch its operations and develop the **P2PS** platform in a reasonable time frame as indicated in the timeline/road map. Any person undertaking to acquire **P2PS** acknowledges and understands that **P2PS** does not provide any guarantee that it will establish an operative platform, and therefore it cannot guarantee that **P2PS** can be used for social trading on the platform. Users acknowledge and understand that **P2PS** (including but not limited to its bodies and employees) assumes no liability or responsibility for any loss or damage that would result from or relate to the incapacity to use **P2PS**, except in the case of intentional misconduct or gross negligence.

## Representation and Warranties |

18. By participating in the crowdsale, users agree to the T&C, and in particular, they represent and warrant that they:

- a) are authorized and have full power to purchase P2PS according to the laws that apply in their jurisdiction of domicile;
- b) live in a jurisdiction that allows the Foundation to sell P2PS tokens through a crowdsale without requiring any local authorization;
- c) are familiar with all related regulations in the specific jurisdiction in which they are based and that purchasing cryptographic tokens in that jurisdiction is not prohibited, restricted, or subject to additional conditions of any kind;
- d) are not a US citizen, resident, or entity (US person) nor are they purchasing P2PS tokens or signing on behalf of a US person or acting for the purpose of speculative investment; nor will they use the Token Sale for any illegal activity, including but not limited to money laundering and the financing of terrorism;

- e) are solely responsible for determining whether the acquisition of P2PS is appropriate for them; are acquiring P2PS for future use of the P2PS platform; understand the risks associated with the crowdsale (including but not limited to the risks related to the non-development of the P2PS platform and operations); and
- f) understand the use of cryptocurrencies and the associated risks.

### Intellectual Property Rights |

19. To the extent that copyright or other intellectual property rights exist in the **P2PS** platform, such as software, know-how, analysis, or programs, those copyrights and other intellectual and industrial rights belong to the **Foundation**.

### Limitation of Liability |

20. The **Foundation**, as well as the Foundation Council, officers, council members, directors, agents, joint ventures, employees, and suppliers, assumes no liability or responsibility for any loss arising out of or related to the use of the **P2PS** platform or any technical interruption or malfunction of the platform.

21. The limitation of liability set out above shall not be applicable in the event that **P2PSF** or any **P2PSF** employee has caused the damage by intentional misconduct or by gross negligence.

### Severability |

22. If any of the provisions of the T&C or the Agreement are deemed to be invalid, void, or unenforceable, the remaining provisions shall continue in full force and effect.

P2PS is an Ethereum (Ethereum) crypto-token that complies with and encompasses ERC20, the de facto standard and popular token platform for digital asset tokens on the secure blockchain. It is a gateway to various transactions on the decentralized, secure, and interference-free peer-to-peer communication system platforms used in government and defense, digital education and delivery, medical and pharma, banking and finance, and other corporate sectors. It replaces the traditional license and transaction fees paid by service providers as well as end users on various peer-to-peer networks and e-commerce platforms. The P2PS crypto-token was developed by the P2P Solutions Foundation team.

The Foundation is an independent body governed by the Foundation Council. The Foundation has been authorized to create a worldwide network of digital services that encompasses an alternative working model to the traditional models of peer-to-peer networks. The alternative working models of peer-to-peer networks must be on blockchain and compliant with crypto technologies that are conclusively acknowledged as technologies of the future.

P2PS tokens will be used on secure platforms. One such platform that has committed to embrace the P2PS token is the secure, interference-free, peer-to-peer digital delivery system (Push System protocol) promoted by Innovative Solutions International, Inc. (ISI), (Innovative Solutions International Inc.). The P2PS crypto-token is necessary to use the Push System protocol. The Push System protocol was developed in 2010 by ISI, a research and development corporation incorporated in the United States in response to the huge gap in the closed or locked down computer systems market segment. In short, the Push System protocol is a high-speed large digital data package transfer system on secure peer-to-peer proprietary networks. The P2PS token will assist you in all your transactions on the decentralized, secure, and interference-free peer-to-peer digital delivery system that is used in government and defense, digital education and delivery, medical and pharma, banking and finance, and other corporate sectors.

Currently and in the immediate term, the use of P2PS tokens would extend beyond the North American continent to the Middle East, providing a serviceable obtainable market (SOM) of about 110 million users from the 220 million potential users that constitute the total available market (TAM) size (The World Factbook). The current clients of P2P Solutions Foundation are, among others, Electronic Learning Inc. (ELI), (Electronic Learning Inc.), a pioneer in e-learning solutions, and the ISI group consortium. Since ELI and ISI both cater to the education, government and defense, and banking and finance market segments, the P2PS token has immediate acceptability with a ready client base in North America, Europe, Australia, and the Middle East. ELI and ISI are also diversifying into other global markets, including Europe, South America, and China, providing P2PS tokens a wider market penetration.

It is anticipated that the P2PS token will proliferate and quickly command a large market share in the years to come. Through ELI and ISI clients alone, P2PS tokens have a high potential growth trajectory. P2P Solutions Foundation also anticipates that over the next five years, the SOM for users in the top 49 high potential countries globally that are known to quickly adapt and embrace secure, digital transaction systems is about 772 million users off the serviceable available market (SAM) of 1.1 billion users and TAM of 1.5 billion users.



ELI and ISI both command a decent annual license fee per user for their respective digital platforms. Since P2PS tokens will replace their licenses, there will be several advantages accruing to both corporations through the migration of their licensing models to blockchain technology. On the one hand, the migration to blockchain and cryptographic technologies would enhance their security features. On the other hand, the positively disruptive move would provide more freedom from restrictions and further democratize capital in a meaningful way along with providing peace of mind for all stakeholders. Copyright infringements that are quite common in Middle Eastern countries would not only be reduced but also eventually eliminated.

Today, closed or locked down computer systems (PC Magazine Encyclopedia) have become a norm in all the banking and financial institutions along with most government establishments and ministries embracing the latest in technological developments. However, some of their needs are far from being met. P2P Solutions Foundation endeavors to promote P2PS tokens to these important entities and service providers. In other words, the proliferation of P2PS tokens would be quick since they are not anticipated to encounter hurdles due to the huge gap prevalent in the global marketplace. Since secure digital products and services are established concepts and enjoy a high demand, P2P Solutions Foundation anticipates acceptability in many more market segments on a global level, including but not limited to non-banking financial institutions.

P2PS tokens can be procured during pre-sale and in an initial coin offering (ICO) directly from the Foundation (P2P SOLUTIONS FOUNDATION). P2PS tokens will soon list on Bittrex, Poloniex, Coinone, Yobit, Liqui, Waves Dex, EtherDelta, and Cryptopia, among other prominent global crypto-exchanges.

After acquiring P2PS tokens, you can deposit them into an ERC20 standard token wallet such as MyEtherWallet, Meta Mask, Mist, Parity, and Imtoken. One of the many reasons you may want to acquire and hold the P2PS tokens is for use on the various secure, peer-to-peer proprietary network platforms rather than merely trading them on the crypto-exchanges.

Looking back over the last century, you cannot help but notice the consistency with which communication technologies have evolved and rapidly advanced. The invention and advent of each new communication technology, from the telegraph to the telephone and now to wireless Internet, brought commercially viable opportunities to the world, thus making life easier for anyone willing to move forward and embrace those innovative solutions.

It was not merely by accident in history that today's leading digital services are structured mostly around an attention-based economy and monetized through public relations. This can be described by the attributes that defined the first days of the Internet that inspired content owners and communication platforms to supply their products and services while not craving compensation. Predictably, some firms would sell the collected data of their interested clients to advertisers and marketers. The methodology that relies on ad-based revenue models has proved to be a trustworthy business model lately due to the absence of universally accepted, quick, and smooth online payment solutions that have become accessible and sensible only recently. According to Stewart Brand, "Information wants to be free." It means that the general population should be able to access information freely and transparently and that general access to information should be secure.

The dependence on advertising for digital media revenue has provided immense benefits for firms whose products are targeted at mass audiences. Network effects and economies of scale are leveraged and used by such firms to put intense pressure on minor contenders, thereby suffocating any competition by providing their services for free. Consequently, big firms enjoy the advantage of position, thereby concentrating capital and authority within the hands of the few. Typically, this can result in a disadvantageous position for clients' privacy and an adverse consumer experience. Moreover, users who embrace these technologies later end up paying a high price. Concerns related to some data communication suppliers establishing important businesses supported by transactions are equally disturbing. In this scenario, these businesses have been found to use network effects and economies of scale to their own advantage rather than passing on some of the accrued benefits to users.

A few conglomerates creating monopolized businesses, which increases consolidation, endanger the selection of clients, thereby concentrating wealth in a few large corporations. Inevitably, they will start wielding greater economic and political influence in society. Such organizations often plan to produce products that instead of empowering customers, control their attention. Failure to restrain a handful of such large, predominantly private corporations could unavoidably result in their taking undue advantage and exercising complete control over the digital services used by the public at large, thus successfully removing client selection criteria on a global scale.

On the one hand, Internet users seem to want a completely different method of exchanging large pieces information and favor peer-to-peer transactions while conducting their day-to-day business activities in order to safeguard the basic principles of secure information exchange. That could lead to an economy that would eventually prolong innovation within the technology sector. Having researched extensively and developed a globally tried, tested, and accepted secure, peer-to-peer, digital delivery system, ISI believes that now is the appropriate time to create a road map for the global rollout of the unique Push System protocol for digital communications and commerce that delivers substantial power to both developers and end users.

On a global level, stakeholders would shift to adapting a better, more secure, effective, and efficient digital system that nurtures direct economic relationships among all fellow stakeholders such as developers, creators, and end users, with both value and control being shared among the participants. Such a digital system would provide end users with a secure, rich, diverse, multilingual, and open digital services platform that prioritizes the user experience.

On the other hand, ISI has been closely observing the growing trends and momentum of decentralized technologies such as Bitcoin (Bitcoin), Ethereum (Ethereum), Litecoin (Litecoin), and more. These blockchain-based networks provide open-source models, thus encouraging new digital ecosystems. As a result, the development of customized digital economies is encouraged due to a large number of people from various parts of the world coming together to form communities around these networks. Therefore, such systems encourage end users to securely exchange their value (money, etc.) against services or merchandise offered directly by inventors, designers, or developers producing goods or creating innovative solutions internationally that eventually offer economic incentives without depending on revenues through advertising channels.

Instead of economic value and governance controlled by large conglomerates or monopolistic centralized organizations, decentralized networks offer the distribution of both economic value and governance among the network's stakeholders. The stakeholders of these decentralized networks are its founders, directors, organizers, shareholders, supporters, custodians, participants, suppliers, operators, and, most significantly, end users. In these decentralized ecosystems and organizations, commercial value that is thus created gets disseminated among all the stakeholders, ensuring that all participants in its value creation efforts are promptly and impartially rewarded or remunerated for their individual or collective labor.

Currently, we have an opportunity to witness the next evolutionary leap: the integration of economic value into secure communication systems. Digital services such as chat, social media, and online payments have come to play a basic role in our daily lives, influencing not just our consumption behaviors but also our policies, dialogues, collaborations among policymakers and industry, and methods of value exchange. Our digital communications network will become the primary essential platform of our constantly developing worldwide economy.

Although the Internet has grown at an exponential pace, there are no known peer-to-peer Push System platforms that are secure, user friendly, private, and interference-free from third parties, except the Push System protocol developed by ISI. End users, whether individuals, government entities, banking institutions, or corporates, are currently forced to choose either security or privacy, thereby sacrificing one for the other without being convenient or cost-effective.

In summary, P2P Solutions Foundation endeavors to take advantage of the benefits offered by robust blockchain technologies (Blockchain, the next big thing). Decentralization offers a favorable way forward to further leverage P2P Solutions Foundation's mission, vision, and motivating factors that drive its team members to achieve a sustainable future in secure peer-to-peer exchanges of communication and create value. Through this white paper, P2P Solutions Foundation presents a mission and a vision for P2P Solutions Foundation as well as ELI and ISI. To reiterate, the Push System protocol is essentially a decentralized, secure, and interference-free protocol for locked-down digital devices and services that are extensively used by stakeholders, including but not limited to government and defense, medical and pharma, digital education and delivery, banking and finance, and other corporate sectors.

ELI and ISI have been pioneers within the digital education and peer-to-peer platforms since early users embraced the digital education system in 2004 and the Push System protocol in 2010.

ISI is the only peer-to-peer network to become a Push System platform in 2011 and also the only Push System protocol to integrate with a completely closed digital educational system in 2014. Between 2014 and 2017, ISI additionally researched and experimented with a variety of digital initiatives on its Push System platform that involved the government as well as banking and financial markets.

As a corporation, ISI has been exploring a secure and cost-effective transaction model that offers its end users the best safety and security features. Since safety and security are evidently the two most important factors involved in exchanges of information, end users enjoy peace of mind by adopting the Push System protocol. ISI also has strong reason to believe that when end users appreciate the advantages of the Push System and experience the multilingual, user-friendly interface, they will continue to use Push System and remain a loyal client of ISI.

ISI charges a nominal annual license fee to each sender and receiver on the Push System network for the secure, interference-free exchange of information with every transaction conducted on the network. Such licensing models that encompass every user of the network generate ample revenues for the company. Therefore, ISI would not have to resort to any advertising-based models to generate revenues that support the Push System network or monetize its B2B, B2C, or C2C consumer base through advertisements outside the licensing model.

ISI also endeavors to migrate the licensing of the Push System and recreate the entire licensing system using blockchain technologies. This migration offers advantages not found in any other alternative platforms. However, the transfer is neither easy nor simple but must currently be undertaken in a timely manner in order to leverage the advantages of the unique security features found on the blockchain secured by cryptography. Migrating to advanced cryptographic technologies would enhance ISI capabilities and result in ISI becoming a major player in global and regional target market segments.

P2P Solutions Foundation, in collaboration with ELI and ISI, endeavors to attain the individual and collective goals by:

- cultivating partnership relationships with all stakeholders and clients instead of being a mere supplier or service provider;
- motivating team members through incentives and reward programs in addition to treating them as partners, thereby bringing out the best in them, resulting in maintaining service excellence; and
- advancing goals to enrich the community and preserve the client confidentiality ecosystem.

P2P Solutions Foundation enjoys a shared mission with ELI and ISI of being committed to effectively and consistently deliver world-class, high-quality, outstanding products, applications, and services to its clients at the most cost-effective and reasonable prices. Together, we anticipate meeting customer expectations by understanding client requirements, keeping pace with the latest innovations through research, and engaging in sustainable best practices.

Some of our core values commonly include, but are not limited to, integrity, competency, responsibility, confidentiality, honesty, dedication, innovation, cost-consciousness, excellence, transparency, simplicity, empathy, teamwork, and a win-win mindset.

ELI and ISI have welcomed the formation and structuring of the P2P Solutions Foundation. Hence, ELI and ISI will naturally be the campaigners for the P2P Solutions ecosystem and promote the P2P Solutions network to their stakeholders and client bases. As the P2P Solutions Foundation introduces other viable digital technologies or services, ELI and ISI will promote them within their consortia and to their clients. When stakeholders come together to cooperate, it is imperative that the advantage of their collective efforts result in success, not competition. Success will also be the result of an assurance of a decentralization strategy that provides a favorable path to shift from a competing to a cooperative model.

The P2P Solutions Foundation is an independent body governed by the Foundation Council. The Foundation has been authorized to create a worldwide network of digital services that encompasses an alternative working model to the traditional models of peer-to-peer networks and oversees its productive growth. The alternative working models of peer-to-peer networks must be on blockchain and compliant with crypto technologies that are conclusively acknowledged as technologies of the future. The Foundation will govern the P2PS token supply and the P2PS Rewards. It will provide support services and the requisite tools for the smooth operation of all digital services within the ecosystem. Eventually, the ecosystem's comprehensive transition to an entirely autonomous and decentralized network will be expedited by the Foundation.

The P2P Solutions Foundation will also govern the development of common, dynamic, fundamental components such as crypto-token wallets and other feasible solutions within the ecosystem. The Foundation will also extend its support to all stakeholders interested in developing, enhancing, or embracing the solutions offered periodically by the Foundation that will be aimed at integrating transaction economies for the benefit of all stakeholders globally.

ELI, ISI, and P2P Solutions Foundation will work together to create a decentralized but sustainable digital services ecosystem through a series of technical transitions that are economical not only to all stakeholders but also to end users. The P2PS crypto-token will assist them in offering incentives and compensation to all stakeholders.

One of the scenarios considered and researched through market sampling, interviews, and a feedback mechanism was using a third-party crypto-token with possibly some customization. However, this proposition, although seemingly beneficial in the immediate short term, was decisively discarded due to concerns related to security, safety, pricing, third-party interference, and a lack of cost-effectiveness in the medium to long term, among many other factors. Adopting any third-party crypto-token would definitely defeat the whole purpose of this exercise aimed at moving away from all types of third-party intervention in order to provide a secure, interference-free platform to all clientele seeking confidentiality and a secure exchange of their digital assets. The all-important question that was asked in this context was if anyone wanted to experience a breach of their confidential digital records or assets such as their or their family's medical records or examination question sets. The feedback was a resounding negative from all market sectors sampled. This conclusively demonstrates the need for ISI, ELI, and P2P Solutions Foundation to offer the proprietary solution to the global audience desiring to safeguard their digital assets and information.

In summary, ELI and ISI have embraced P2PS tokens and decided to become their first large promoters that will implement and integrate P2PS into their respective platforms. That would significantly benefit all stakeholders involved and would result in a positive effect for the P2PS ecosystem. The P2PS ecosystem would consequently establish a worldwide network of its digital offerings, which creates an alternative operating model based on cooperation rather than competition. It is clear that there is a large gap and a substantial demand as the global economy seeks decentralization and heads into the future with the help of blockchain and crypto technological advances.

Eventually, the P2PS ecosystem will transition into a completely decentralized, independently sustainable ecosystem. That would enable the current peer-to-peer platform to efficiently function without any assistance from ELI, ISI, or any other entity.

P2P Solutions Foundation enjoys a shared mission with ELI and ISI of being committed to effectively and consistently deliver world-class, high-quality, outstanding products, applications, and services to its clients at the most cost-effective and reasonable prices. Together, we anticipate meeting customer expectations by understanding client requirements, keeping pace with the latest innovations through research, and engaging in sustainable best practices.

## 8.1 | The Settlement Layer

The decentralized settlement layer for P2PS tokens is the general public Ethereum network on which users interact in order to transact. However, end users will be able to simply use the respective applications to send or receive P2PS tokens from within the ELI or ISI systems. In due course of time as blockchain technologies continue their growth trajectory, the P2PS ecosystem will also continue to develop.

## 8.2 | Governance

Adequate resources will eventually be allocated by the P2P Solutions Foundation that would help establish a governing council, using appropriate human capital, to establish a transparent governance system that would govern the foundation in a fair manner, taking into consideration feedback provided by all participants and stakeholders of the P2PS ecosystem. The governing council would be responsible for administering compliance and legal guidelines, the rules of membership and participation, and the P2PS Rewards engine.

## 8.3 | The Rewards System

P2PS Rewards would be administered initially by the P2P Solutions Foundation. But it would soon become decentralized and be built on technology used by Ethereum's smart contract. With a focus on integrating various applications and digital services into the decentralized P2PS ecosystem, P2PS Rewards will use economic incentives. P2PS does not endeavor to reinvent the wheel but rather to leverage the already tried and tested systems successfully used by the likes of Bitcoin and others. P2PS Rewards will encourage digital service providers to adopt P2PS and transition into being partners of the P2PS ecosystem. The P2PS ecosystem will adhere to common ethics and industry best practices. Transactions will not impose non-essential constraints on monetization. Therefore, the network impact of the P2PS ecosystem is anticipated to grow steadily, thereby increasing the value of the P2PS token due to further proliferation. A positively disruptive growth creates an ecosystem that would bring in additional participants and service providers who would be consistently encouraged to join the P2PS initiative.

## 8.4 | Research and Development

Research and development will continue with a portion of resources being allocated toward the continued development of innovative solutions. Initiatives that help create environments of partnership with various developers would foster an equitable ecosystem that paves the way to try out fresh methods that foster participation in the crypto ecosystem, thus generating better value for the benefit of all stakeholders.

## 8.5 | Development Goals

From time to time, numerous resources will be needed to enhance the abilities of partners desiring value creation for each other through development and growth. Such developmental initiatives would be funded by the P2P Solutions Foundation. The P2P Solutions Foundation will advance these initiatives through direct engagement of technical teams that would develop and continue to improve the technologies that directly and indirectly support the P2PS ecosystem. Nevertheless, decentralization will continue to be the norm since it is advantageous to all participants and stakeholders within and outside the P2PS ecosystem.

## 8.6 | Summary of Fundamental Technology

The basic technology initiatives of the P2P Solutions Foundation will focus on providing:

- a. transactions that facilitate centralized digital services utilizing P2PS at the peer-to-peer platform level;
- b. decentralized service for P2PS users; a set of tools aimed at lowering the barriers to embracing and integrating with the P2PS system for all stakeholders; and
- c. implementation of an efficient P2PS Rewards system.

The reward-based system offered by P2P Solutions Foundation would be to increase the intrinsic value of P2PS tokens over a period of time. For instance, when the ELI and ISI products are distributed, end users and clients would need to first procure P2PS token(s) to acquire an annual license without which they would not be able to use the products. The only form of payment accepted to acquire the license would be P2PS tokens. Therefore, if a license is priced at a nominal \$75 value, the participant buying the token at this early adoption stage would have a potential possibility of increasing its market value over a period of time.



The first step is to create a new crypto-token branded P2PS associated with the words peer-to-peer solutions and conveying a feeling of being connected to an advanced community of peer-to-peer network developers and users. The P2PS identity and token are meant specifically to bring individuals together in an innovative, secure, shared economy. However, merely making a digital token is not enough. For a crypto-token to be viable, it should be helpful and valuable. To establish an economy around the new token, P2P Solutions Foundation and ISI must work together to facilitate and establish P2PS's fundamental value.

The next step would be to understand that presently the interactions between end users and blockchain technologies are, as of the writing of this white paper, neither simple nor intuitive to end users' habits. Consequently, P2PS is a solution to simplify the user experience and make it intuitive to the habits of end users. P2PS will become the most reliable, convenient, secure, fast, private, agile, exchange token for users to acquire and use on interference-free, secure platforms. It can also be used as a token that can be conveniently transferred or bartered to other users in exchange for various goods or services of registered participants, thereby becoming a purely decentralized crypto-token.

Therefore, the P2PS token would eventually be needed by anyone desiring to use any offerings of all providers registered on the P2PS ecosystem of their respective products and services. The P2PS token would naturally become the only means of acquiring products and services from all such merchants within the P2PS ecosystem. However, it is too early to anticipate the P2PS ecosystem functioning as an exchange of stored value among the more established cryptocurrencies, whether it is Bitcoin, Ethereum, or any of the others, although the P2P Solutions Foundation sees this as a transformation eventually taking place in the due course of time.

### 9.1 Features of P2PS Token

One of the exciting aspects of the P2PS token is that it is becoming mandatory for ELI and ISI users to procure P2PS tokens in order to access their respective system features. Progressively, this association will leverage and encourage other merchants and service providers to embrace the P2PS ecosystem as their exchange of choice. Consequently, the commercial opportunities for participants get a significant boost simply by possessing a tablet, a smartphone, or a personal computer. On the one hand, it is largely due to the decision made by ELI and ISI to integrate their ecosystems with P2PS crypto-tokens that makes it realistically achievable to convert the data from various sources that are created, collected, organized, and integrated into real value. On the other hand, this move enhances the value of the applications promoted by ELI and ISI. Hence, P2PS tokens have the potential to be embraced by other similar platforms and become one of the widely used crypto-tokens, thereby further enhancing their real value.

## 9.2 | Overcoming Challenges to Adapting the P2PS Token

Unfortunately, many clients from various cross sections of society find it difficult to adopt new technologies, primarily due to the difficulties encountered during usage. End users sometimes find it difficult to comprehend raw cryptography due to challenges associated with procurement, storage of alphanumeric addresses, and private keys and the way transaction fees are structured. Another barrier to smooth adoption of crypto-tokens could be the various tokens that need to be acquired for use on different platforms. One of the goals of P2P Solutions Foundation is to significantly reduce the complexity issues and make P2PS tokens as user-friendly as possible and intuitive to the habits of mainstream users, even if they do not have previous exposure to crypto-tokens.

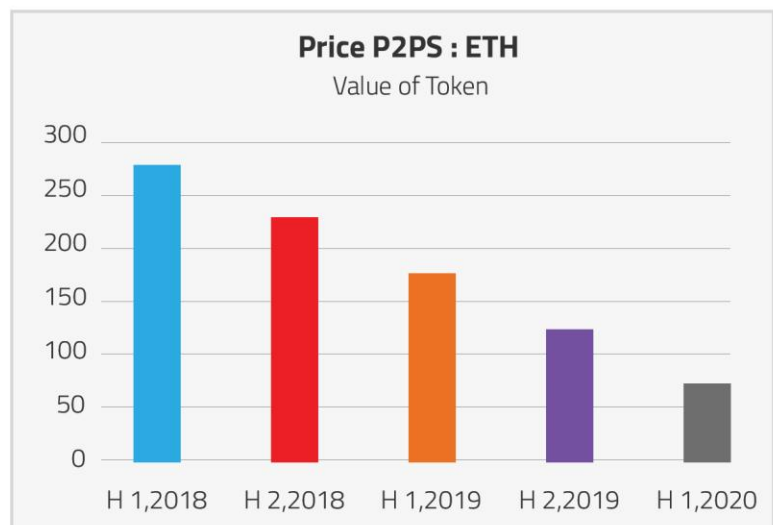
## 10 | Business Case

### 10.1 | Creating Fundamental Value

P2P Solutions Foundation will be assisted by ELI and ISI to build fundamental value for the new P2PS token by integrating P2PS tokens into their digital educational and peer-to-peer Push System platforms. P2PS will then become the primary transaction token for ELI and ISI. So the first companies to start using the P2PS tokens are ELI and ISI, and the Push System platform will be their primary service. Users can also conveniently initiate transactions using the common P2PS tokens instead of buying various licenses from the local distributors of their respective countries. Thus, P2PS token will provide great value to members of the growing ELI and ISI digital communities. ELI and ISI users can also, in time, transact with their P2PS tokens outside the education and Push System network to eventually procure various goods and services offered by vendors accepting P2PS tokens in the global arena. End users, rather than depending on their localized online and retail distribution channels, would be able to conveniently source goods and services not available to them normally, possibly at a much better price point.

The P2PS token would start by replacing the currently used traditional license models in the digital education and Push System platforms within the United States and the Middle East (the current markets). The P2PS token would eventually and, in the foreseeable future, integrate into other market segments as ELI and ISI grow and proliferate their systems into various countries in Europe, Australia, Asia, South America, and more, thus creating

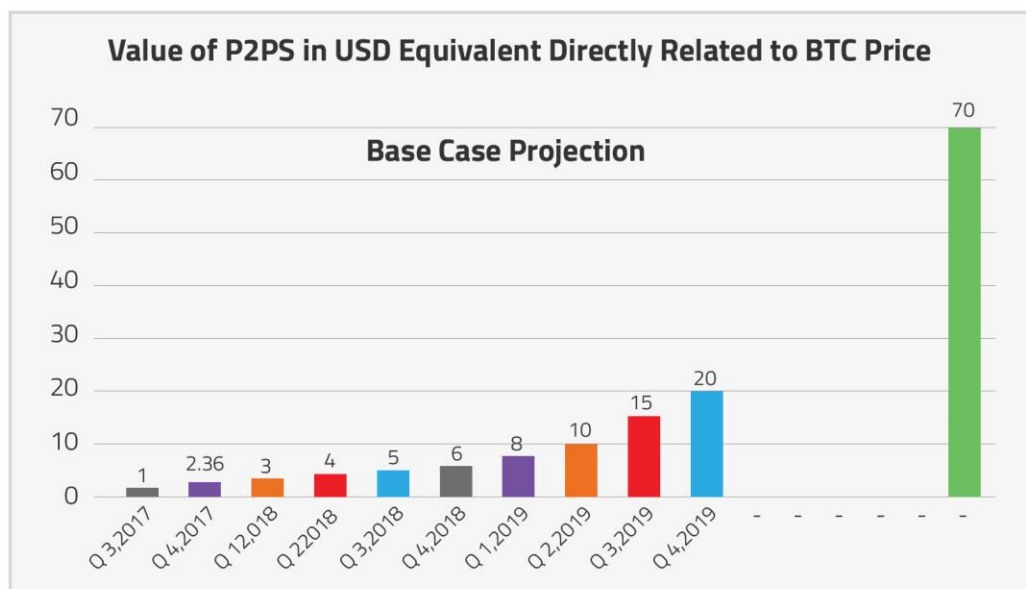
a consistent demand for the P2PS token. The other merchants, service providers, and markets in countries worldwide would consequently embrace the P2PS token due to its multilingual and user-friendly interface, convenience, ease of use, security, confidentiality, and other useful features.



## 10.2 | The Case of Gold

Similar to any commodity such as a vehicle, a television, or gold, cryptocurrencies also have a fundamental value. Due to the ever-growing technological advances that are quickly changing our world into a global village, crypto-tokens are fast becoming valuable products that are needed by end users in order to conveniently exchange their store of value to a product or service they require.

Moreover, the traceable amount of gold that exists globally is about 158,000 tons, which is currently valued at about \$6.5 trillion (Gold as an investment). It is predominantly used as value to back the reserve currencies. Since mined cryptocurrencies are being equated to gold due to their inherent characteristic of being mined in order to be made available, the intrinsic value of a bitcoin today would compute to about \$350,000. Based on usage statistics, a bitcoin could possibly become more valuable than gold in the next decade or two.



Therefore, by extension, since the P2P Solutions Foundation is launching the P2PS token at 0.0002 BTC, the fundamental value of a P2PS token would compute to about \$70, which is what is envisaged as the foreseeable value at which the P2PS token would be traded in due course of time. This scenario is not a projection of its value in the next few years or even in the next couple of decades. It is no more than a comparison that may or may not have real-world associations that depend on many other factors.

However, the P2P Solutions Foundation will do everything it can, without leaving any stone unturned, to leverage the underlying value of the P2PS token and will strive to create a strong P2PS ecosystem in which the fundamental value will grow in strength, with all stakeholders benefiting from the great value creation. One of most important inherent factors related to the value creation of the P2PS ecosystem within which it can proliferate and thrive is the current market size with a potential to leverage it further, projected with a three-year to five-year perspective.

## 10.3 | Market Size

It is important to note that in order to project base case scenarios rather than the best case or even realistic scenarios to the readers of this P2PS white paper, we have obtained data only from one market segment—education—without considering other viable and more profitable market segments such as government and defense, medical and pharma, banking and finance, and so on. So the demographics submitted below compute partial market size that is highly discounted from the actual market size and depict the TAM, SAM, and SOM of the education market segment only. However, when you consider all the other market segments of the various countries holding potential, you will realize that the projected potential is only a fraction of the total market potential.

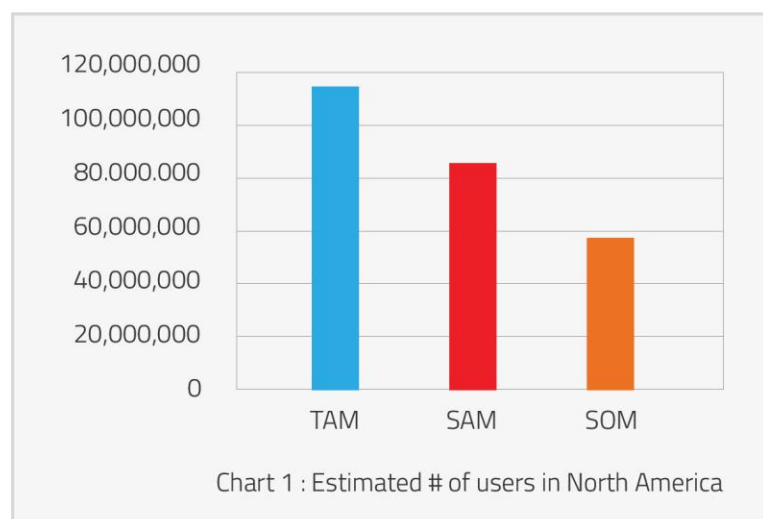
Additionally, the current markets for ELI and ISI and, by extension, the P2PS token are the North American countries of the United States and Canada and 23 countries in MENA (the Middle East and North Africa), including Israel, UAE, Saudi Arabia, Egypt, and Bahrain. Some of these countries are well known as early adopters of innovative solutions and technologies.

Similar to many countries on the global scale, most of these countries in the North American and MENA regions are recognized as possessing monetary liquidity to afford high-quality digital systems that offer convenience combined with safety, security, and confidentiality.

**Table 1: Estimated # of Users, North America**

	USA		CANADA		MEXICO	
	Male	Female	Male	Female	Male	Female
7-14 years:	15,627,998	14,959,969	1,409,640	1,340,012	8,577,845	8,195,457
15-24 years:	22,213,952	21,137,826	2,171,703	2,048,546	11,206,927	10,778,382
	37,841,950	36,097,795	3,581,343	3,388,558	19,643,772	18,973,839
	Total	73,939,745	Total	6,969,901	Total	38,617,610

North America Total	
TAM	119,527,255
SAM	89,645,441
SOM	59,763,628



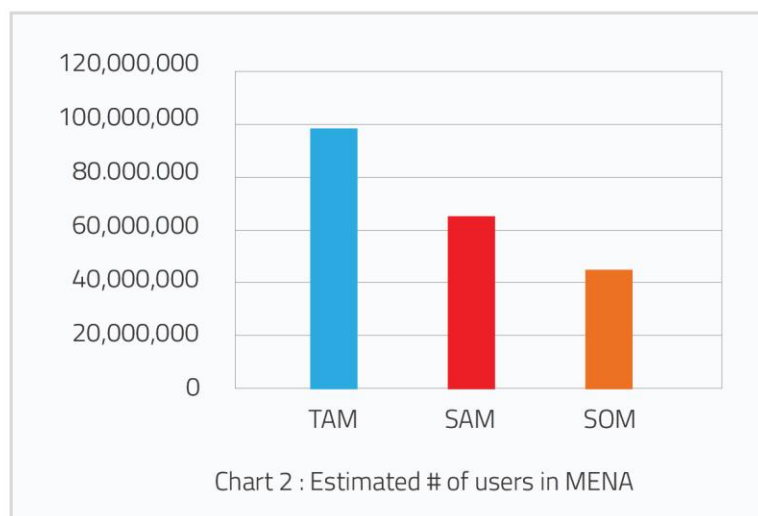
Some of the countries in the MENA region that have embraced the Push System and others who have expressed their desire and serious interest in adopting the Push System as their preferred peer-to-peer large packet digital exchange platform have been grouped together for our readers' convenience.

The premise followed in the demographics computation of MENA countries is that although some countries such as Eritrea, Somalia, South Sudan, Djibouti, and Ethiopia may have some potential for Push System implementation in their countries, they have not been considered in the table below or in calculations related to TAM, SAM, and SOM. The same reason cited earlier, projecting a base case scenario to our readers is the most preferred option exercised by our team. In Table 2 are some of MENA countries included.

**Table 2: Countries of MENA Region**

Israel	UAE	Saudi	Kuwait	Bahrain
Qatar	Oman	Jordan	Syria	Lebanon
Iraq	Egypt	Yemen	Libya	Tunisia
Algeria	Morocco	Sudan		

MENA Total	
TAM	101,853,035
SAM	76,389,776
SOM	50,926,517



## Europe

Europe Total	
TAM	109,150,625
SAM	81,862,969
SOM	54,575,312

Clients from European countries would follow suit and inevitably embrace P2PS tokens for use in the education system offered by ELI and the Push System promoted by ISI over the next few years. Some of

these countries with populations of about 10 million or more are grouped together based on their geographical presence according to their respective continents according to globally accepted norms. Any country that has a total population less than 10 million has not been considered as a potential candidate for inclusion for the same reason as cited previously

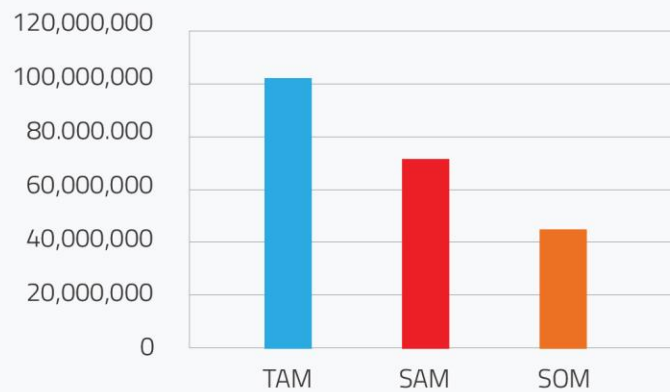


Chart 3 : Projected # of users in Europe

## ASIA

Although Asia is a large continent with several countries backed by a high potential for the Push System, only two countries—China and India—have been included in the computations. That is due to their large populations and some of the parameters that are clearly noticeable. A cross section of some populations may not be able to afford a basic education, which becomes necessary to discount the numbers by not considering their neighboring countries' demographics. This premise, consistently followed in the demographics computation, thus offsets any possibilities of projecting anything other than a base case pessimistic scenario.

Asia Total	
TAM	699,271,097
SAM	524,453,322
SOM	349,635,548

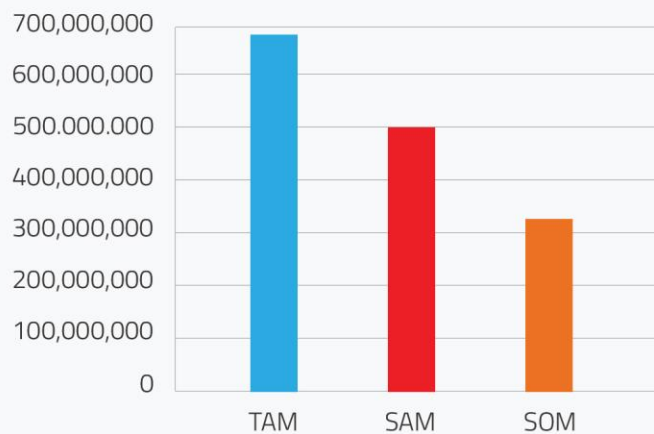


Chart 4 : Projected # of users in Asia

## South America

### South America Total

TAM	119,339,680
SAM	89,504,760
SOM	59,669,840

South America is another continent that has a high potential for the P2PS ecosystem. Although Australia is a large continent, it has a fairly small SOM and has been considered in the demographics computations due to its high potential.

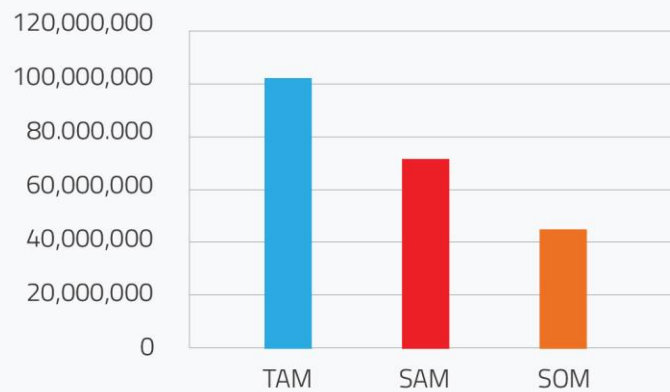


Chart 5 : Projected # of users in South America

P2P Solutions Foundation anticipates that over the next five years, the SOM for users in the top 49 high potential countries that are known to quickly adopt and embrace secure, interference-free, digital transaction systems is about 725 million users from the 1.1 billion SAM users and the 1.5 billion TAM users.

## AUSTRALIA

### Australia Total

TAM	5,038,435
SAM	3,778,826
SOM	2,519,217

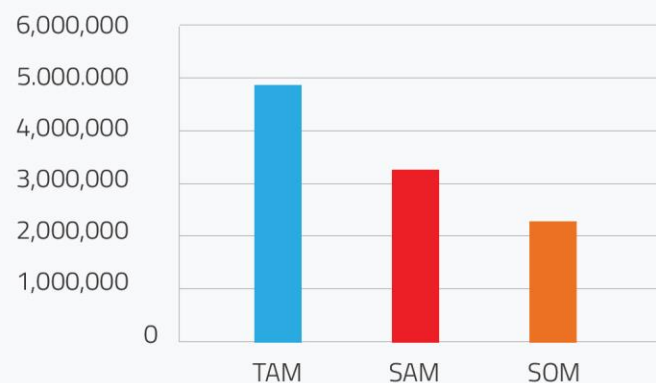


Chart 6 : Projected # of users in Australia

## 10.4 | Summary of Market Size

Data from 49 countries were collected and computed to get the TAM, SAM, and SOM numbers to indicate the market size as close to the realistic size of the market as possible. We reiterate that data pertaining to only one segment have been considered in market size calculations, whereas the government, medical and pharma, banking and finance, and defense sectors add a considerable number of consumers to the Push System.

However, in the best interest of participants who would possibly be interested in acquiring P2PS tokens at the pre-sale or ICO stages, data from other market segments have not been considered or computed. Since every end user of ELI and ISI would require a P2PS token in order to successfully transact on their platforms, we anticipate but do not guarantee that the value of the P2PS token would increase with the adoption cycle and with the passage of time.

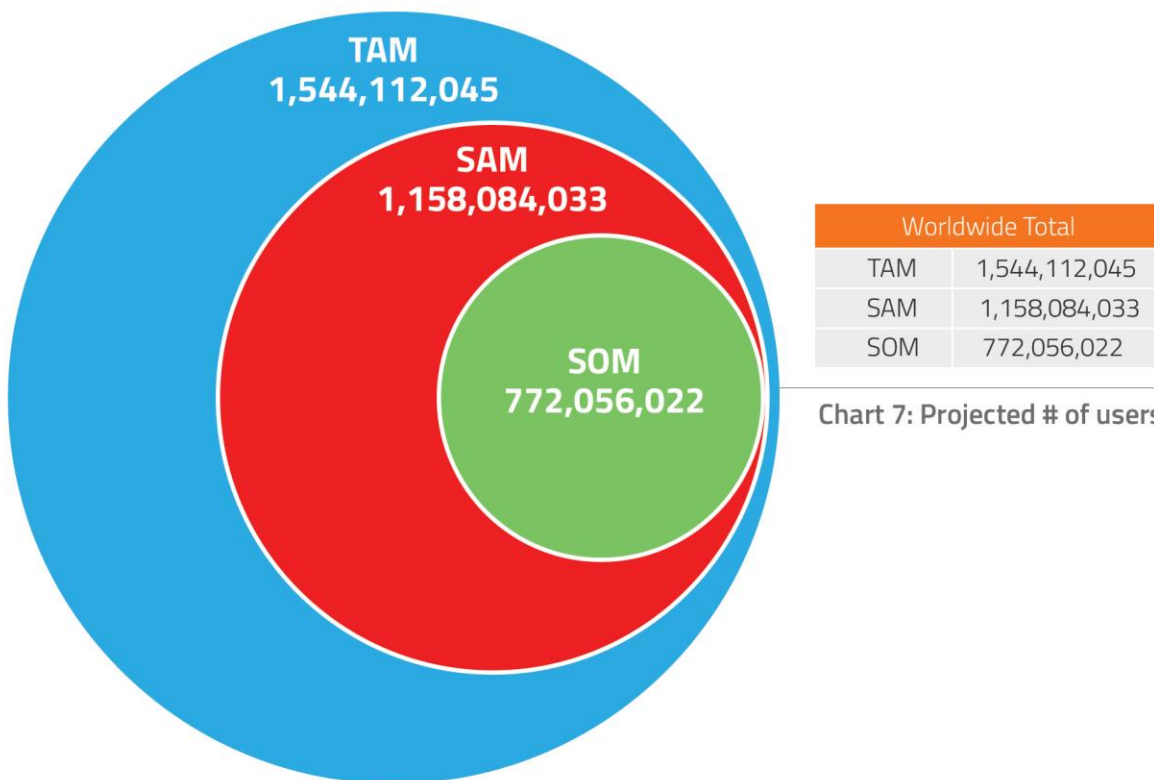


Chart 7: Projected # of users worldwide



## 11 Token Sale

During the pre-sale and ICO stages, participants will be able to acquire P2PS tokens with a bonus. As a reward for early participants, various types of bonuses are structured according to the day when the tokens were procured.

The funds accumulated from contributions of participants through token sales will be used in the development of P2PS tokens and the platform. In the course of the developing stages of P2PS when the first tokens start selling, the accrued funds will promptly be allocated and assigned or put to use in order to make the P2PS platform stronger. The contributions received from supporters go a long way to strengthen P2PS and therefore will be invested into P2PS and its supportive community. We will grow from strength to strength, thereby building a useful and valuable tool that will challenge the status quo and usher in significant changes to the global community beyond government and defense, digital education and delivery, medical and pharma, and banking and finance.

### 11.1 Open to Global Audience

The P2PS token is neither a share nor a security and should not be considered any form, instrument, or vehicle of investment. The P2P Solutions Foundation is not excluding any country from the P2PS Token Sale. Anyone interested in procuring the P2PS token must, however, determine its acquisition and usability according to their respective domiciles.

### 11.2 Token Launch and Sale Details

Subsequent to the launch of the P2PS pre-sale and ICO, which will take place on the Ethereum network, anyone desiring to acquire P2PS tokens can do so by using the major cryptocurrencies they own through the P2P Solutions Foundation website. The P2PS tokens will thereafter list on Bittrex, Poloniex, Coinone, Yobit, Liqui, Waves DEX, EtherDelta, and Cryptopia, among other prominent global crypto-exchanges. After acquiring the P2PS tokens, you can deposit them into an ERC20 standard token wallet such as MyEtherWallet, Meta Mask, Mist, Parity, and Imtoken. One of the many reasons you may want to acquire and hold the P2PS tokens is to use them on the various secure peer-to-peer proprietary network platforms rather than just trading them on crypto-exchanges.

### 11.3 ICO Timeline

P2PS tokens will be available for interested participants through a safe mode during the pre-sale starting on November 16, 2017, and during the first phase of the ICO starting on December 15, 2017. Although the first phase will run through February 28, 2018, the subsequent phases will not be time-constrained and will run until enough funds have been raised through stages.

P2PS tokens can be acquired with BTC, BCH, ETH, or LTE. Transfers can be made from any wallet with BTC, BCH, ETH, or LTE. However, transfers cannot be initiated from any crypto-exchange.

## 11.4 Use of Funds

ICO proceeds will be allocated to costs, including but not limited to hardware, software, marketing, consulting fees, salaries, operations costs, legal fees, and advisory fees, in a phased manner, as shown in Table 3.

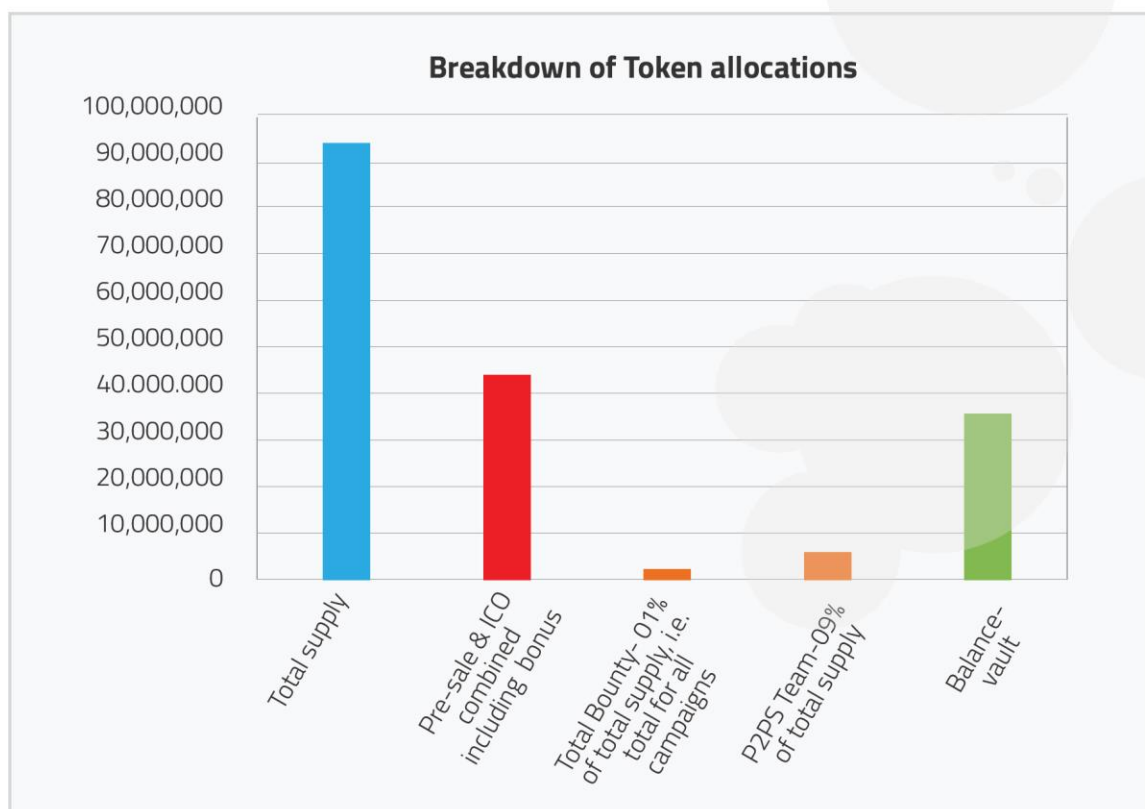
**Table 3: Use of Funds**

Stage 1	Website Development	Social Media Advertising	Marketing Materials & Collateral
Stage 2	Expanding Legal Team	Finance & Accounting Team	Marketing & Sales Team
Stage 3	Listing on Various Exchanges	Final Platform Development	Advertising & Sales Promotion
	Phased Market Penetration into 49 Countries	Expansion Opportunities	Diversification

To create intrinsic liquidity for the P2PS tokens, P2P Solutions Foundation plans to retain about half of the balance of the funds in the vault in major cryptocurrencies.

Below is a chart depicting the allocation and total supply of P2PS tokens.

**Chart 8: Breakdown of Token Allocations**





## DAVID DRAKE, Advisor

### Founder and Chairman, LDJ Capital

David Drake, through his multi-family LDJ Capital, has acted as GP and LP investors with his partners in fund-of-funds, realty funds, venture capital funds, and hedge funds. David's investments currently have more than 50 global directors that maintain relationships with institutions and family offices with \$1.5 trillion in assets.

David's office manages and co-invests in alternative assets, with the top 30 family offices of his 5,000 family offices and institutional investor reach. These top 30 are 40% from Asia, 20% from Europe, 20% from the Americas, and 30% from the Middle East.

David's access to 100,000 investors is maintained through his media asset, the Soho Loft Media Group, which has produced and sponsored more than 1,100 finance conferences since 2002, including events with institutional media leader Thomson Reuters and sponsors from Nasdaq, NYSE, KKR, and the Carlyle Group.

LDJ's special situations partners have invested \$100 million in Alibaba and Palantir.

LDJ's real estate strategy is to acquire Class A core rental properties and hotels.

David is a digital automation advocate for private equity and has lobbied the US Congress on the Jumpstart Our Business Startups (JOBS) Act since 2011. He represented the US Department of Commerce at the European Commission in Brussels and Rome in 2012. He was invited to the White House Champions of Change ceremony in Washington, DC, and was a speaker at the Parliament of the United Kingdom in 2013.

Privately, David has hosted the Harvard Business Club at his New York home, produced Carnegie Hall concerts, and raised funds for the charity Best Buddies. In March 2015, he joined the New York City Opera Board while he was a board advisor for the Washington Ballet. These positions allowed him to work with and advise US ambassadors from Sweden, Ukraine, the Marshall Islands, and Luxembourg.

Born in Sweden and fluent in six languages, David has an MBA in finance and an MA in international law and economics from George Washington University in Washington, DC, where he was awarded the Wallenberg Scholarship for academic merit.



## Ken Tachibana (日本人),

### Technical and Finance Specialist and Advisor

Ken Tachibana has been involved with ICO of Things. For Top 1% of ICOs, Ken provides access to Seed & Pre-Sales Funding, Global ICO, Japan ICO and Post ICO funding.

Ken's assignments include but are not limited to the following:

- ✔ Delamare Group (technology holdings, soon an IPO through reverse acquisition), London – Board
- ✔ Nousplatform (ICO 2017), UK – Advisor
- ✔ Playfold (ICO 2017), UK – Advisor
- ✔ Pundi X (ICO 2017), Indonesia – Advisor
- ✔ LiveTree ADEP (ICO 2017), UK – Advisor
- ✔ Credits, Singapore – Advisor
- ✔ Kecana (Stealth), UK – Advisor
- ✔ BioSSL, UK – Advisor
- ✔ Discoperi (ICO Planned), Spain – Lead ICO Advisor
- ✔ Extravaganza International (Japan ICO Marketing), Tokyo and Silicon Valley – Advisor. The firm did KickICO's Japan portion: \$21 million within 19 hours, \$32 million within two weeks out of about \$50 million ww; Clout's ww pre-ICO: \$2.5 million
- ✔ Iconic Lab (ICO Accelerator), Berlin – Mentor



## Ian Scarffe, Blockchain

### ICO Advisor/Business Ambassador/ Consultant/Strategist

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Ian Scarffe is a serial entrepreneur, investor, and consultant. His experiences in the business world have allowed him valuable insights into countless working aspects of organizations and the minds of millions of customers.

His business talents and intuition have earned him so much respect that he was elected by the world's foremost business leaders for various board positions of the Entrepreneurs' Organization (EO). Founded in 1987, EO is the catalyst that enables leading entrepreneurs to learn and grow, leading to greater success in business and beyond. It has more than 10,000 members worldwide in approximately 143 chapters and 46 countries and total sales of more than \$536 billion.

Ian became involved in the bitcoin, blockchain, and crypto industries and co-founded a number of blockchain-related companies. He is a member of a number of blockchain associations and advisory boards and an ambassador and advocate for some non-profit and humanitarian initiatives.

Ian founded Binkplus, a startup incubator in Europe, and now focuses on the blockchain industry, offering advising, consulting services, and connections to blockchain experts.



## Sean Brizendine

### Blockchain Specialist and Advisor

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Sean began by researching bitcoin and the underlying blockchain technology on which it runs. He operated a bitcoin blog that focused on mining as a hobby and for profit. In 2013, he received BSA E-Filing System approval from FinCEN (the Financial Crimes Enforcement Network) of the United States Department of the Treasury.

From 2013–2014, Sean volunteered at a popular cryptocurrency forum as a moderator, securing solid working relationships with adopters and developers. In 2013, he joined Netcoin Dev Team and brought in an Emmy award winning artist to illustrate the new Netcoin image. He helped Netcoin achieve a \$6 million market cap in its first 100 days. He participated in launching many alternative cryptocurrencies for research. In 2014, Sean received a 5+ POD Rating from CryptoAsian. He was a guest editor at the Public Intelligence Blog covering blockchains. Sean consulted on business development at the Vanbex Group. He helped raise \$800,000 selling crypto membership tokens as part of a 25-day rewards-based crowdfund (ICO) on the Bittrex exchange for the Legends Room Las Vegas project.

Sean is currently an Advisory Board member at BlockMedx International Knowledge League, Polly Patient, and so on. Sean is also a team member on the LOCI/INNVENN Project and the Technical Committee advisor for the GCC Blockchain Expo in Dubai. Over the years, Sean has also spent much of his time volunteering or researching Blockchain, helping others pro bono achieve their full potential by reaching the goals for their own blockchain technology related projects.



## JAMEEL SHARIFF

### Chief Executive Officer

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Jameel Shariff is the co-founder, president, and current CEO of Electronic Learning Inc. and Innovative Solutions International, Inc. He is a third-generation entrepreneur and visionary, with advanced degrees from European and US educational institutions.

Jameel's qualifications include but are not limited to a four-year Bachelor of Science degree in Business Management (BSBM) and a Master of Business Administration (MBA) in Management, both from the United States. The BSBM and MBA degrees were awarded to Jameel with the highest honor and distinction of summa cum laude.

Jameel has also attended several executive management courses and has a few diplomas to his credit from Stanford University in California. They include a diploma in IT and a diploma in Software Security from Stanford Engineering. He took courses in cryptography and blockchain offered by Stanford and learned from some of the best professors in the world, namely Professor Dan Boneh and Professor Neil Daswani of the Computer Science Department. Jameel is currently pursuing a doctorate in education.

Jameel sits on the board of ELI and ISI. He actively monitors the operations and assists in guiding them to achieve corporate objectives for the benefit and protection of all current and future stakeholders.



## Dr. WALEED ALORINY

### Chief Operations Officer

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Dr. Waleed Aloriny has extensive experience in telecommunications and IT. His expertise includes voice/data network designing and implementation, and information and telecom security. He is an organized, success-driven individual.

Waleed has the ability to plan and organize an organization's business functions with excellent communication and analytical skills to pursue clients and ensure customer satisfaction.



## AMOS HENRY JR.

### Chief Business Development Officer

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Amos Henry Jr. has been involved in promoting multimillion dollar business opportunities globally.

His endeavors over the last few decades of business have taken him to several continents and countries. Some of them include North America, Europe, South America, Africa, Australia, Japan, the Philippines, UAE, Saudi Arabia, and Kuwait.

He is currently in the Middle East for business promotion, involved in negotiations with government, banking, and other sectors.





## BEN M. SEGER

### Chief Technology Officer

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Ben M. Seger is an entrepreneur and inventor of several technology solutions on various platforms.



## FARIS AZAM

### Sr. Project Manager

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Faris Azam is a strong finance professional with a Bachelor of Business Management (BBM) in Financial Markets.

Faris is an experienced portfolio manager with an established history of working in the investment banking industry. He is well versed and skilled in portfolio management, hedge funds, asset management, equities, and fixed income.

During his formative years, Faris moved often due to his father's work. He made acquaintances and friends from city to city and attended a variety of schools. This provided him with a great exposure to multicultural, multinational communities.

In 2010, when Faris was 14, he was exposed to people in the investment banking industry. This exposure helped him set his short-term and long-term goals to enter the world of capital markets, mutual funds, hedge funds, day trading, and everything related to them. His world began spinning in the financial and wealth management sphere called investment banking, for himself and others around him.

Eight years later, Faris is in the real world, a world of the best brains in the investment banking industry. He has managed funds with transaction volumes exceeding half a million dollars on various exchanges and trading platforms from Japan to Chicago.



## A. MANIKFAN

### Project Manager

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A. Manikfan has grown from a network engineer to a technical support engineer to a consultant. He has been involved with large financial institutions such as HSBC and Citibank, managing their IT infrastructures and more for the last couple of decades.



## SHINO THOMAS

### Project Engineer

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Shino Thomas has hands-on extensive work experience in both telecommunications and IT projects.



## MIKE SHOKIN

### Advisor

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Mike is a financial analyst with exposure to corporate finance that he is expanding into Bitcoin and Blockchain derivatives. His experience includes working as a research analyst with ING Barings and teaching at NYU. Mike has advanced degrees in finance from Baruch College, New York and SOAS, London and is a Chartered Financial Analyst.

Mike speaks English and is studying Spanish and Russian.

Since 2010, ISI has strived tirelessly to build the communications platform of the future. Its legacy has been built on the peer-to-peer Push System platform. Since 2004, when ELI was first incorporated, it envisioned and developed a closed educational system that is secure, user-friendly, and intuitive to the habits of both teachers and students. At this stage, both the ELI and ISI teams, through the P2P Solutions Foundation, hope their legacies can be best served by cooperating with the P2P Solutions Foundation in pioneering a new, decentralized ecosystem of digital services for day-to-day use on a secure, interference-free platform on blockchain that is directly beneficial to both corporations and its stakeholders.

The P2PS token is built as an ERC20 token on the Ethereum blockchain. The P2PS token will be used to compensate participants and partners of the P2PS ecosystem. The P2P Solutions Foundation will allow the P2PS token to become the operating system (OS) and platform agnostic and eventually run on any OS or platform. However, with ELI and ISI aggressively promoting the P2PS token to their end users, P2P Solutions Foundation anticipates quicker mass adoption and an exciting era of an interference-free, secure communications platform for the greater good of humanity at large.

P2P Solutions Foundation will pioneer a commercially viable model for secure, user-friendly digital services that empower its consumers to send large data peer-to-peer without any third-party interference. P2P Solutions Foundation is certain that there will be a challenge to the status quo globally, especially in the centrally controlled technology sector. Large corporations have garnered power and sometimes take undue advantage of their influence on a global level. A decentralized world order driven by brisk technological advances is fast becoming the norm of the day. On a global level, initiatives are being seriously implemented that would be positively disruptive to the current centralization of power wielded by large technology corporations.

P2P Solutions Foundation wants to be an integral part of challenging the status quo and do its best to play a role in ushering in the decentralized world order as well as contribute to the ongoing decentralization process that would transfer power through the process of continuous delegation of authority, away from a few key players.

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