Education
for everyone

Compendium

EFE mLearning . eLearning

CONTENTS

1. EFE IN A NUTSHELL

Education For Everyone (EFE) makes learning flexible and easily accessible anytime, anywhere via a purpose-built mobile ecosystem which is innovatively made secure with blockchain technology.

The goal is to provide an affordable, flexible and customizable mobile platform which allows for an intuitive and secure learning environment and one that achieves this seamlessly, leveraging on real-time guidance by tutors, subject matter experts and educators.

Combining the best practices in

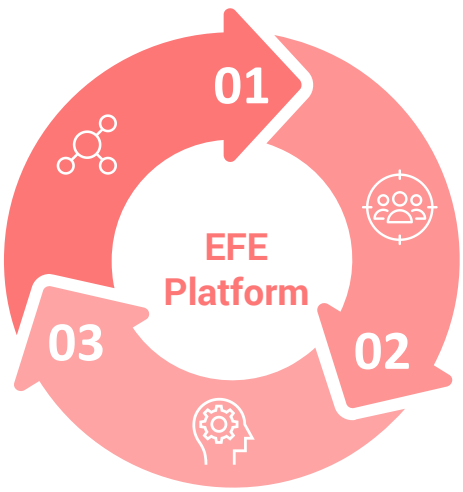
- Mobile Learning (mLearning) and
- eLearning

EFE has built a platform that combines a purpose-built **efeBridge™** which integrates

- mobile internet accessibility,
- live streaming and
- blockchain technology

to create a productive and seamless experience for students and tutors globally, across multiple categories of topics and subject matters.

EFE closes the social gaps and fills the marketplace gaps between subject matter experts and learners in a global evergreen e-learning market expected to exceed USD275 billion[1] by 2022.



efeBridge™
Mobile Internet + Blockchain + mLearning + eLearning + Live Streaming, On-Demand, Peer-to-Peer

Students & Learners
Learning outcomes, knowledge & skills

Tutors & Subject Matter Experts
Income + Market reach

[1]OrbisResearch: "Global e-learning market research report and forecast to 2017-2022"

EFE bridges these gaps by providing an innovative and purpose-built seamless platform that incorporates:

- **efeBridge™**
  - a purpose-built **Peer-to-Peer** and **One-to-Many** live streaming application, that leverages on **mobile internet** accessibility,
  - Support for **conventional payments** for the banked and
  - Support for **crypto payments** for the unbanked using blockchain technology;

- **Income streams and market reach**
  - Tutors,
  - Subject matter experts and
  - Educators.

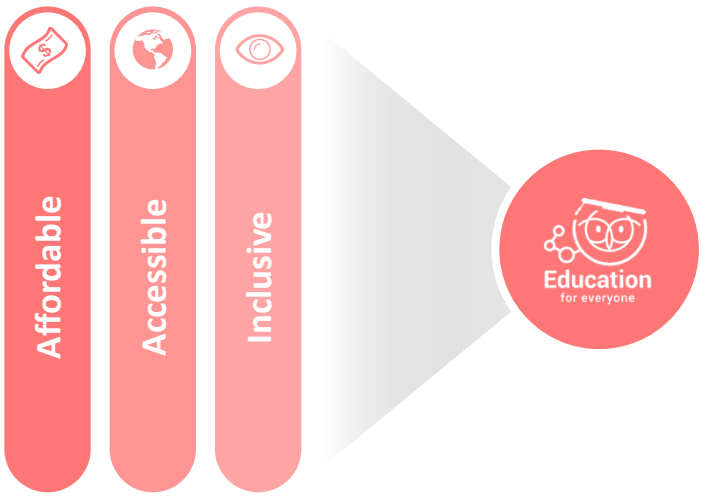
- **Learning outcomes across multiple categories**
  - Students and
  - Learners.

If we teach today's students as we taught yesterday's, we rob them of tomorrow.

John Dewey, American philosopher, psychologist and educational reformer

Quality Education

EFE supports the **United Nations' Sustainable Development Goal #4** for quality education by providing affordable and accessible software to ensure equitable and inclusive quality education and EFE promotes lifelong learning opportunities for all.



Using EFE, 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 which is mutually beneficial.

Using EFE, corporations, trainers, educators and subject matter experts can transfer knowledge and skills across borders and over geographically diverse locations to learners everywhere.

EFE addresses the constraints of eLearning, capitalizes on the rapidly growing trend of mLearning and enhances learning outcomes by providing a platform where learners can connect with educators in a seamless and easy-to-use ecosystem that is further enhanced by blockchain technology.

The goal is to provide an affordable, flexible and customizable platform which allows for an intuitive and secure learning environment, for both the banked and unbanked, especially where the pace of banking is surpassed by mobile technology.

EFE aims to achieve IPO status within 2 years to further expand its reach and abilities to empower learners and educators in other markets especially wherever mobile technology has outpaced banking.

2. DEFINITIONS

Educators	Tutors and subject matter experts, who may be independent tutors, freelancers or represent educational corporations or institutions.
EFE	Education for Everyone
efeBridge™	EFE's purpose-built mobile technology that incorporates • a purpose-built Peer-to-Peer and One-to-Many live streaming application, that leverages on mobile internet accessibility, • Support for conventional payments for the banked and • Support for crypto payments for the unbanked using blockchain technology.
eLearning	Synonymous with online learning. Traditionally, this implies the use of computers and/or notebook computers which are usually most prohibitive in cost than smartphones. In EFE's context, it is the utilization of smartphones and the mobile internet for greater accessibility and convenience.
Learners	Students - both children and adult.
mLearning	Mobile learning. Learning via smartphones. Synonymous with mEducation.
mEducation	Learning via the use of and the delivery of education via mobile phones. Synonymous with mLearning.
MET™	My English Tutor tokens which are distributed for free with every subscription of MyEnglishTutor™.
MyEnglishTutor™	EFE's English syllabus focussed on teaching English grammar. It is available via an annual subscription by students. For tutors to leverage on to support their tutoring efforts and for students to utilize for revision.
Online learning	Synonymous with e-learning. Learning via the internet. Traditionally, this implies the use of computers and/or notebook computers which are usually most prohibitive in cost than smartphones.

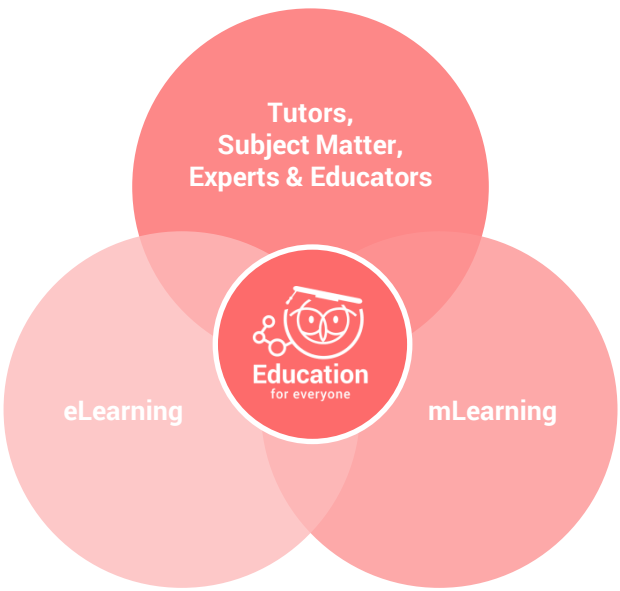
3. EXECUTIVE SUMMARY

EFE democratizes education for the two billion people worldwide who are in need of education by connecting tutors with students, subject matter experts with learners and educatee with educator using its purpose-built mobile platform to enhance mEducation i.e. the delivery of education via smart mobile phones.

EFE provides the world's first purpose-built mobile live-stream learning ecosystem i.e. **efeBridge™** that incorporates the best practices in mobile learning (m-learning) and e-learning to improve learning outcomes and it leverages on blockchain technology to serve the unbanked as well as provide a distributed ledger for immutable learning-related records.

Instead of repairing legacy teaching and streaming systems and being constrained by them, EFE uses new and innovative mobile technologies coupled with leading edge blockchain technology to leapfrog ahead and facilitate the effective delivery of learning outcomes to both the banked and the unbanked.

It is a purpose-built peer-to-peer and peer-to-many mobile learning platform that is geared to bring the "out of date" education sector further into the 21st century by becoming a one-stop mobile platform for tutors and students, subject matter experts and learners, educators and educatees.



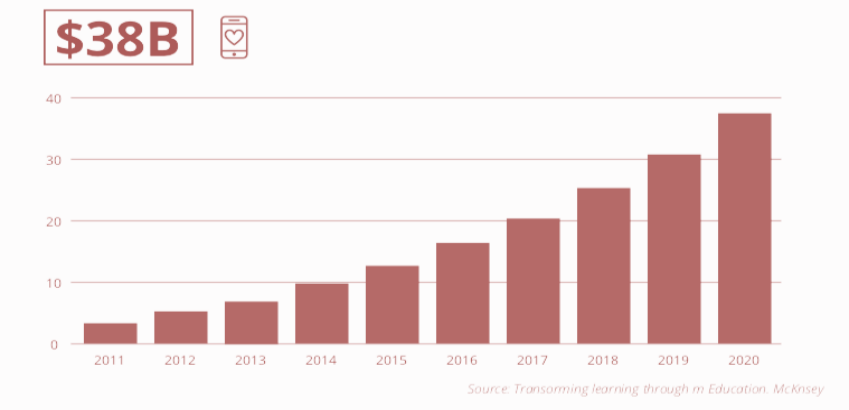
EFE is en route to being the world's leading on-demand live-streaming service provider for knowledge transfer and education, connecting students and learners everywhere and at anytime to resource equipped tutors and educators.

Learning & Development (L&D) is undergoing a disruptive digital transformation with the rise of new learning technologies from blockchain to Artificial Intelligence ("AI") and accessibility from everywhere at anytime. With EFE's purpose-built technology, **efeBridge™**, educators can integrate digital technologies in their L&D programs to drive more scalable performance at their organization, school, academy, university or demographic of their choosing.

Technology is changing our world in ways unimaginable even a decade ago. It is also raising the quality of education and improving access to it.

eLearning, the direct access of information by technology, is one of the most vibrant and promising new businesses on the global market, one poised to reach approximately USD331 billion by 2025.

Mobile technology in particular, provides unparalleled access to information through Internet of Things ("IoT") devices (e.g. tablets, phones and laptops), merging mobile education ("mEducation") with growing availability and demand that is poised to become a USD70 billion market by 2020.



Mobile Learning Market by 2020 (Source)

EFE addresses a global marketplace, starting with Asia, for which the following are well documented:

- Educational expenditures has grown and will continue to grow exponentially in Asia-Pacific at a compound annual growth rate of 54% between 2011 to 2020;

- MarketsandMarkets forecasts that the Global mobile learning market will grow to USD37.60 billion by 2020, at a Compound Annual Growth Rate (CAGR) of 36.3%. North America is expected to be the largest market in terms of market size, while Europe and Asia Pacific are expected to experience an increase in market traction during the forecast period.

- According to Ambient Insight's Analyst, spending on mobile learning in China will start to outpace US expenditure amounts in the 2017-2018 timeframe and China will be the top buying country by 2019, followed closely by the US. Asia is also unique in the proliferation of native mobile learning tools and platforms. While most of the legacy eLearning tools and platforms can now output mobile-ready content, users in Asia prefer native mobile learning products;

- According to Forbes, 802 million people are now actively using the Internet in China as reported by the China Internet Network Information Center (CNNIC) which is a part of the Ministry of Industry and Education. This represents 57 percent of the population. 788 million people are mobile users which is 98 percent of the country's user base. By way of comparison, the United States has an estimated 300 million internet users;

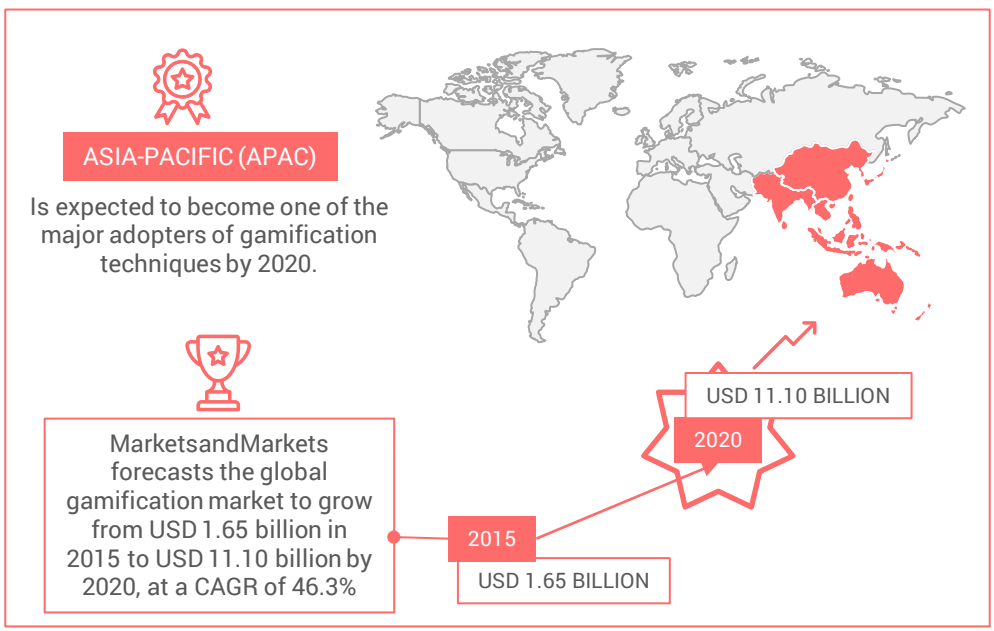
- According to CNNIC, 195 million people in China use their phones to access mobile learning content on a monthly basis. Also, by 2019, the aggregate expenditure of China and the US will account for 31% of all mobile learning expenditure on the planet;

- Asia is the most vibrant and unique mobile learning market on the planet. Mobile learning revenues in Asia reached USD4.5 billion in 2014 and will increase to USD7.7 billion by 2019;

- According to the latest market study released by Technavio, the size of the global corporate eLearning market is predicted to reach an approximate amount of USD31 billion in revenue by the end of 2020;

- Today 60% of all people have access to internet. Yet only 2% of the USD6 trillion learning industry is digitalized.

- China is the second largest self-paced mobile eLearning market in the world after the US, with record revenues of USD5.7 billion by 2020.



With **efeBridge™,** any possible topic can be facilitated through online learning, from learning languages to learning math, from public speaking to Python programming, from iOS development to sports, from machine learning to AI, from Facebook marketing to barista certification, from Big Data to wedding planning, from storytelling to risk management, from graphic design to body language, from music to trading and from corporate governance to entrepreneurship. The possibilities are endless.

EFE will support commercial payment options for those who are banked i.e. those who have access to banking facilities including debit and credit card facilities.

EFE will leverage on blockchain technology to:

- Support payment options for the unbanked or those in remote locations across borders, instantly and securely;

- Support enhanced accreditation and proof-of-credentials that are immutable and will be better than a box full of paper certificates;

- Record income streams and pertinent data for Tutors, subject matter experts and educators that assures transparency and this will engender uncompromised trust of the EFE platform;

- Record payments by students and learners which will keep incidences of disputes in payments to a bare minimum;

- Track intellectual property, ranging from music to academic research and more;

- Student tuition payments and funding grants to students or to education institutions could also be made using EFE's blockchain technology and

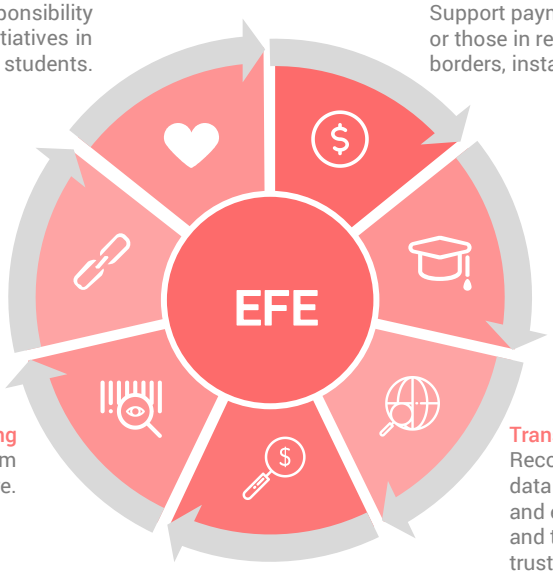
- Support for education-related Corporate Social Responsibility programs and charity initiatives in support of underprivileged students.

EFE & Blockchain Technology

CSR
Support for education-related Corporate Social Responsibility programs and charity initiatives in support of underprivileged students.

Payment
Support payment options for the unbanked or those in remote locations across borders, instantly and securely.

Blockchain
Student tuition payments, as well as funding grants to students or to education institutions, could also be made using EFE's blockchain technology.



Accreditation
Support enhanced accreditation and proof-of-credentials that are immutable and will be better than a box full of paper certificates.

Tracking
Track intellectual property, ranging from music to academic research and more.

Transparency & Trust
Record income streams and pertinent data for Tutors, subject matter experts and educators that assures transparency and this will engender uncompromised trust of the EFE platform.

Payment Records
Record payments by students and learners which will keep incidences of disputes in payments to a bare minimum.

EFE's peer-to-peer mobile live streaming technology connects tutors with students in either a one-on-one format or one-to-many i.e. smaller groups or even class-room size audiences.

The goal is to provide an affordable, flexible and customizable mobile platform which allows for an intuitive and secure learning environment and one that achieves this seamlessly, leveraging on real-time guidance by tutors, subject matter experts and educators.

EFE pulls together the best of eLearning and mLearning practices and provides an even more effective mobile learning platform that enhances learning outcomes for learners by connecting tutors, subject matter experts and educators to them.

	eLearning	mLearning	EFE
Application	Useful when you have to teach in-depth knowledge.	Useful to access information at the moment it is needed.	In-depth tutoring is made possible and information presented is in real-time and caters to the learners' unique needs.
Form	eLearning is structured, formal and time-bound.	Best suited for short courses that can be viewed quickly.	Educators have the flexibility to determine what format and what content is best for the learners.
Technology needed	Computers and laptops with internet access.	Smartphones and/or tablets with mobile internet.	Smartphones and/or tablets with mobile internet.
Tethering	eLearning tethers the learners to the desk	Anytime, anywhere learning. Usually self-paced.	Untethered. Anytime, anywhere learning but with tutoring for greater effectiveness in achieving learning outcomes.
Screen size	Large screens are a good fit for including detailed information, complex graphics, more media and interactivity.	Smartphone or tablet screen and learners peeking at them while they are on the go. Generally, one idea per screen, with large buttons and simple navigation.	Smartphone or tablet screen with learners being guided by subject matter experts,, students being guided by tutors, educatees being guided by educators.
Best suited for	Longer and broader courses	Short and bite-sized modules	All courses and modules, regardless of length and breadth, can be divided into effective and engaging sessions.
Effective time window	20 to 30 minutes	3 to 15 minutes	60 minutes

Within 2 years, EFE aims to achieve IPO status to further expand its reach and abilities, to a wider audience and broader categories, globally.

4. TECHNOLOGY AND DIGITAL LEARNING

Technology is changing our world in ways unimaginable even a decade ago. It is also raising the quality of education and improving access to it.

eLearning, the direct access of information by technology, is one of the most vibrant and promising new businesses on the global market, one poised to reach approximately USD331 billion by 2025.

Mobile technology in particular, provides unparalleled access to information through Internet of Things ("IoT") devices (tablets, phones, laptops), emerging - mobile education ("mEducation") with growing availability and demand, is poised to become a USD70 billion market by 2020.

Today 60% of all people have access to internet, yet only 2% of the USD6 Trillion learning industry is digitalized.

With today's software and apps, any possible topic can be facilitated through online learning, from Public Speaking to Python Programming Language, from iOS Development to Sports and Recreation, from Machine Learning to English Language, Facebook Marketing to Barista, Big Data to Wedding Planner, Corporate Governance to Entrepreneurship, Storytelling to Risk Management, Graphic Design to Body Language, from Guitar to Investment Banking.

4.1 Ways of Learning

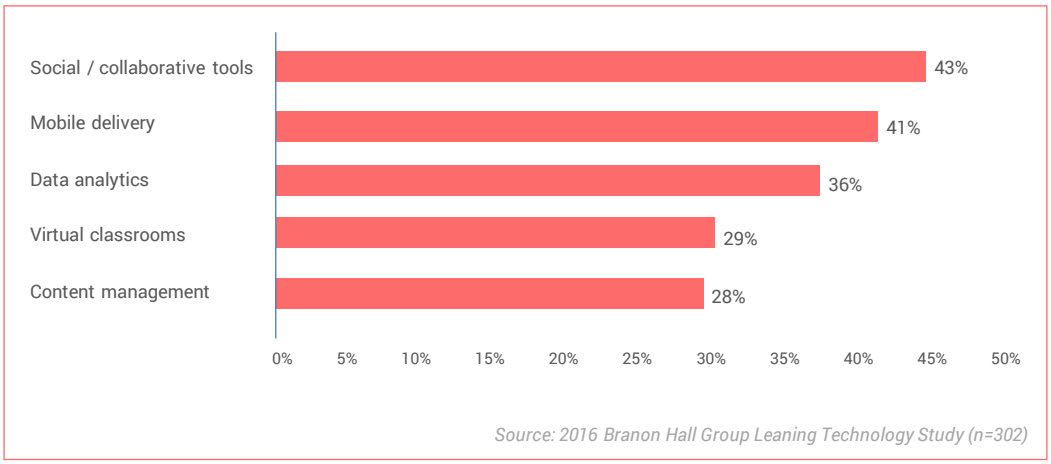
Learning style is an individual's natural or habitual pattern of acquiring and processing information in learning situations. A core concept is that individuals differ in how they learn. EFE offers various solutions to different learning styles through sophisticated technology catering to the needs of students, learners and educators.

Visual learning is a teaching and learning style in which ideas, concepts, data and other information are associated with images and techniques. Our peer-to-peer video chat and voice calls enables visual learners to enjoy shared presentations, live demonstrations or direct interaction with a teacher, trainer, educator or subject matter expert.

Auditory learning is a learning style in which a person learns through listening. Tactile learners learn physically by touching manipulating objects. Our video chat and voice calls deliver superior sound quality. Via EFE's chat tool, videos, music, instructions and sounds can be conveyed in an instant.

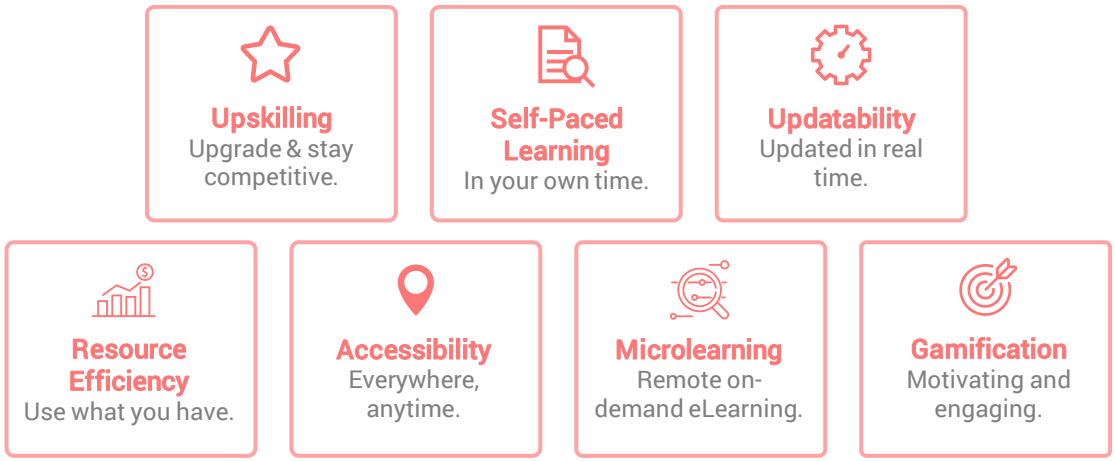
Kinaesthetic learning is a learning style in which learning takes place by the student carrying out a physical activity, rather than listening to a lecture or watching a demonstration. Through EFE's video chat instant interaction can be facilitated. This allows better and faster facilitation of trainings, ensures consistency in groups and yet, individualization is possible via direct feedback and immediate responses.

Analytic learners focus on the details of language, such as grammar rules, and they enjoy taking apart words and sentences. Having the opportunity to share written content and presentations, tables or sheets through the on-screen app allows analytical learners to fully engage through EFE's software.



Mobile Apps and Social/ collaborative tools lead e-learning priorities

4.2 Advantages of Learning Online



Upskilling is a term that refers to the need for people to take their existing skills and upgrade them so that they can perform better in their current roles or have more potential for promotions into higher levels. It also is important for simply staying up-to-date on technological trends in order to stay more competitive in the marketplace.

Self-Paced Learning has an edge over online learning (eLearning, mLearning) in that students can complete their training in their own time, anyplace and according to their own schedules. Recorded lessons, live-streams, on-demand availability, written content, webinars and collaborative online learning software make it easy for anyone with an internet connection to access everything they need.

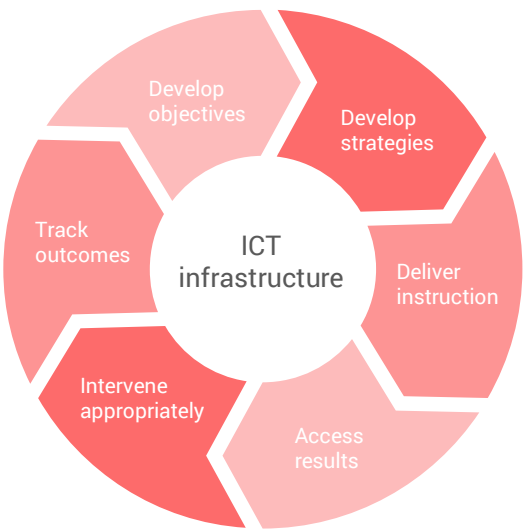
Updatability. In an eLearning course, materials can be updated quickly and easily in real time. When new information and advances in technology become available, online information can simply be added or updated to keep information continuously fresh and current instead of having to update and reprint expensive and environmentally unfriendly textbooks.

Resource Efficiency. Online learning offers many benefits when it comes to overall efficiency. It does not require separate and dedicated buildings, rooms or large equipment. Students have the opportunity to use what they have usually already have in their possession.

Accessibility, everywhere and at anytime. People with young children or those working demanding jobs, may not be able to attend a classroom in the morning hours but they perhaps would have a couple of hours in the evening to devote to on-demand training. Online training allows one to managing life situations that would otherwise prevent one from being able to attend structured classes or scheduled training at inconvenient times.

Microlearning is often referred to as bite-sized learning. This is only possible through remote on-demand eLearning accessible on various devices (smartphones, tablets, desktops, and laptops) that makes microlearning an ideal fit for just-in-time training. Corporations can use microlearning for formal training as well as for learning on the job programs. Microlearning is ideal for distracted or busy corporate learners, as it gives them the opportunity to build their knowledge base when it is most convenient for them.

Gamification makes learning motivating and engaging. Gamification in eLearning is the use of game theory and game mechanics in non-game contexts to engage users in solving problems. The main goal of gamification is to motivate learners so that they are capable of performing better. Gamification in eLearning follows exciting technologies and innovations within the gaming industry.



Closed-Loop Instructional System + Technology = Better Student Outcomes

Source: BCG analysis

It is critical to incorporate technology in tandem with educational objectives, standards, curricula, assessments, interventions and professional development.

~ Boston Consulting Group

Myth	Truth
1. Leaner outcomes are not as good with Digital Learning	Planned learning outcomes are the same if the better with digital and online learning – as long as the content is effectively designed
2. There is not real cost savings by adopting Digital learning	Digital learning is less costly per beneficiary over time for 83% of cross-sector organizations
3. Digital learning is not as effective when used with disadvantaged populations	Nearly all beneficiaries can be served by digital learning
4. Digital learning is not suitable to teach certain skills	No type of technical or employability skills are more or less suited to the digital medium than others
5. The customization needed for Digital Learning to reach news area (i.e., location, types of beneficiaries, etc) prevents it from being scalable	Digital allows for the customization needed to adapt content to new cultures or languages in a scalable way that is not possible in purely classroom-based programs
6. It is too difficult for beneficiaries to use Digital Learning due lack of ICT availability	Digital Learning programs have been successfully designed for all stages of connectivity, overcoming existing hurdles to accessibility
7. Digital Learning puts the trainer's job at risk	Instructors can enjoy benefits of reduced instruction time and more coaching and advising time to improve the quality of the learning outcomes. Trainer capacity can also be redirected to help the program to scale with new course sections, or higher student throughout
8. The trainer training for Digital Learning is not much different than for a classroom program	Transitioning to a new pedagogy as well as learning to leverage the digital medium effectively for teaching purposes requires significant training
9. There is not real way to validate if leaning has taken place in Digital Learning	LMS capabilities can greatly facilitate the collection and management of learner skill-level data
10. Digital Learning has no impact on the ability to track and serve alumni	Digital allows either refresh or new content to be provided to alumni at a minimal cost. The ability to access follow-up training is one of the most in-demand services by learning program alumni

4.3 Asia

Asian EDUTECH or EDTECH firms along with educational institutions have the opportunity to skip the traditional Learning 1.0 lecture model and current Learning 2.0 digital lecture model, and go straight to Learning 3.0 where problem solving via team based collaboration is the name of the game. Enhanced peer-to-peer technology which allows mobile live-sessions, gamified and personalized.

Online Learning Evolution

Past 1.0

Websites

In-person classes / Static webpages, PDFs / Disjointed how-to videos

Recent 2.0

Basic Online Courses

Classroom blended / "Talking Head" videos / Multiple Choice / Rudimentary analytics / Out-of-the-box LMS

Today 3.0

Custom Learning Experiences

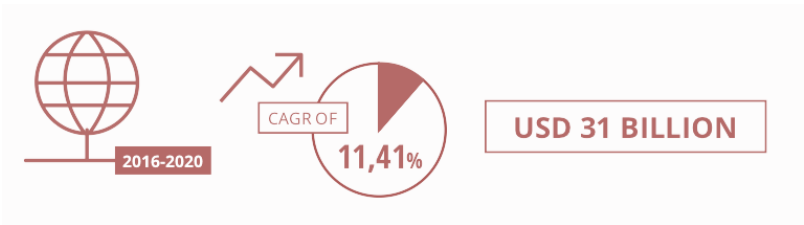
Modern UX / Competency-based / Learn by doing / Asynchronous / Coaching / Mentoring / Social / Mobile / Gamified, etc

EFE offers three main advantages with the potential to improve traditional education delivery and thereby enhance learning outcomes:

- It simplifies access to content and experts, overcoming traditional constraints of time, location and collaboration;
- It personalizes education solutions for individual learners, helping educators customize the teaching process, using software and interactive media and
- It addresses specific challenges that lower the efficiency of educational systems worldwide.

Educational expenditures has grown and will continue to grow exponentially in Asia-Pacific at a compound annual growth rate of 54% between 2011 to 2020.

The size of the global corporate eLearning market is predicted to reach an approximate amount of USD 31 billion in revenue by the end of 2020.



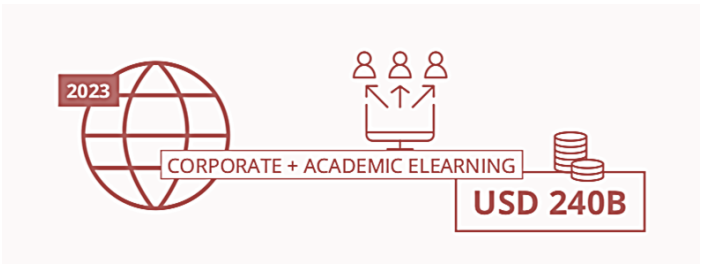
Global Corporate eLearning Market Size (Source)

The corporate eLearning segment includes all forms of electronically-supported learning and teaching tools used by firms and organizations to facilitate continuous learning and development ("L&D") of their workforce.

eLearning allows organizations to switch to more advanced learning and teaching models that use the digital format to integrate information.

Sophisticated organizations are expanding their use of cloud-based learning to run such personalized applications as Massive Open Online Courses (MOOCs), Small Private Online Courses (SPOCs), instructional videos, learning games, e-coaching, virtual classrooms, online performance support and online simulations.

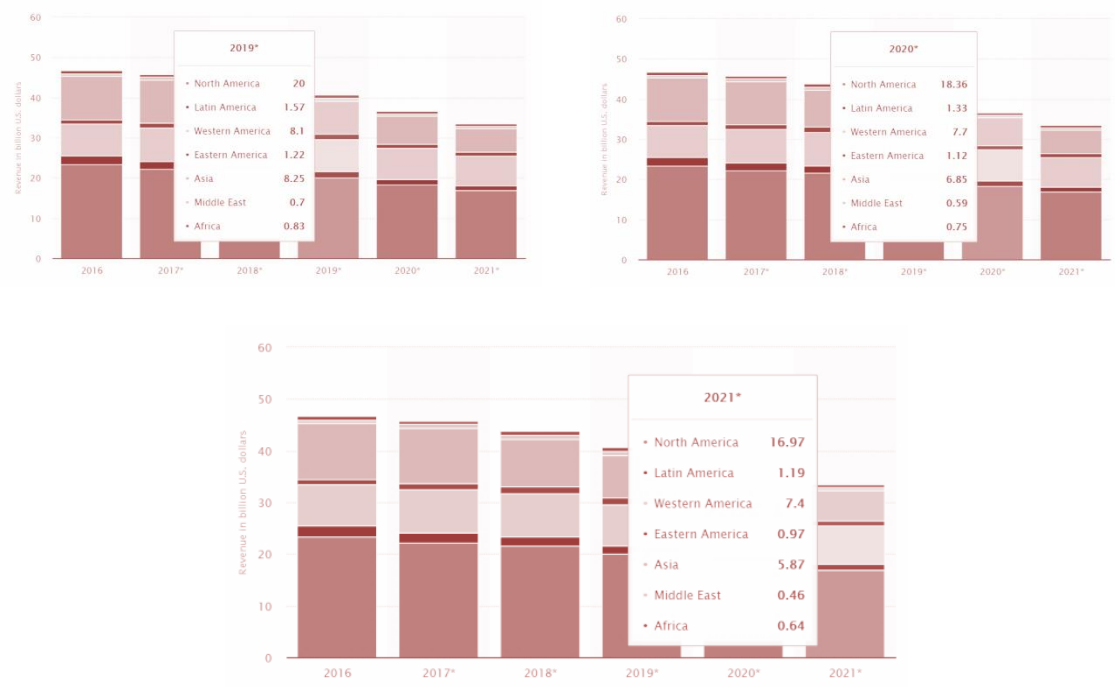
These methods allow training to be automated, improving consistency and ensure that top-level messages go straight to the front line, avoiding potentially distorted "translations" passed on via middle level personnel.



The size of the eLearning market was estimated to be over USD165 Billion in 2015 and is likely to grow by 5% between 2016 and 2023, exceeding USD 240 Billion. (Source)

The importance of this physical separation from the daily grind should not be underestimated.

If employees have no opportunity to step away from their working environments, the same old behavior, for good and ill, is constantly reinforced, and the chance for more reflective, committed learning is lost.



Worldwide self-paced e-learning market revenue from 2016 to 2021, by region (in billion U.S. dollars) – Source: Statista

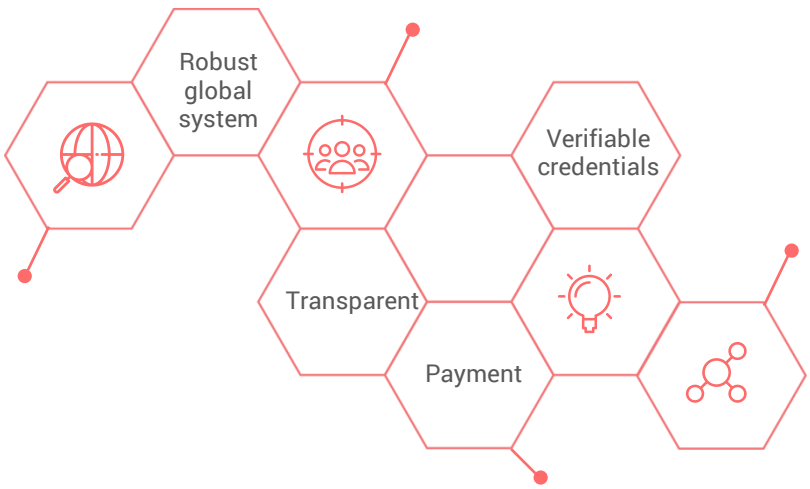
5. BLOCKCHAIN TECHNOLOGY

The most obvious benefit of using blockchain technology is that it enables EFE to support payment options for the unbanked or those in remote locations across borders, instantly and securely.

A blockchain-based distributed ledger system has the potential to transform the world of academic credentials as it opens up the possibility of a robust global system of secure, accessible and verifiable credentials for skills and coursework. EFE's blockchain technology will support enhanced accreditation and proof-of-credentials that are immutable and will be better than a box full of paper certificates. Young students, job applicants, students pursuing advanced education and immigrants can easily access and proof their achievements attained via EFE's platform.

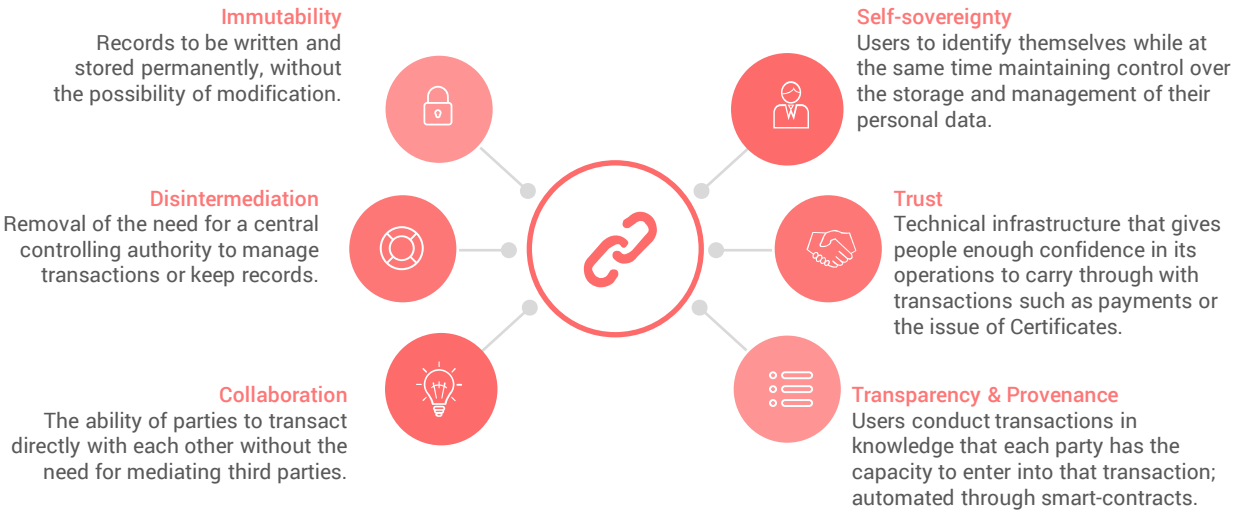
Tutors, subject matter experts and educators will have their income streams recorded on the blockchain for transparency and this will engender uncompromised trust of the EFE platform. Students and learners will have their payments recorded on the blockchain which will keep incidences of disputes in payments to a bare minimum.

Another use case for EFE's blockchain technology can be the tracking of intellectual property, ranging from music to academic research and more. Publication of a work, such as a research paper, could include verifiable blocks that record references used to develop it. In addition, authors or artists scattered globally could collaborate on and share access to creative works. Student tuition payments, as well as funding grants to students or to education institutions, could also be made using EFE's blockchain technology.



5.1 Key Advantages of Blockchain Technology

From a social perspective, blockchain technology offers significant possibilities beyond those currently available. In particular, moving records to the blockchain can allow for:

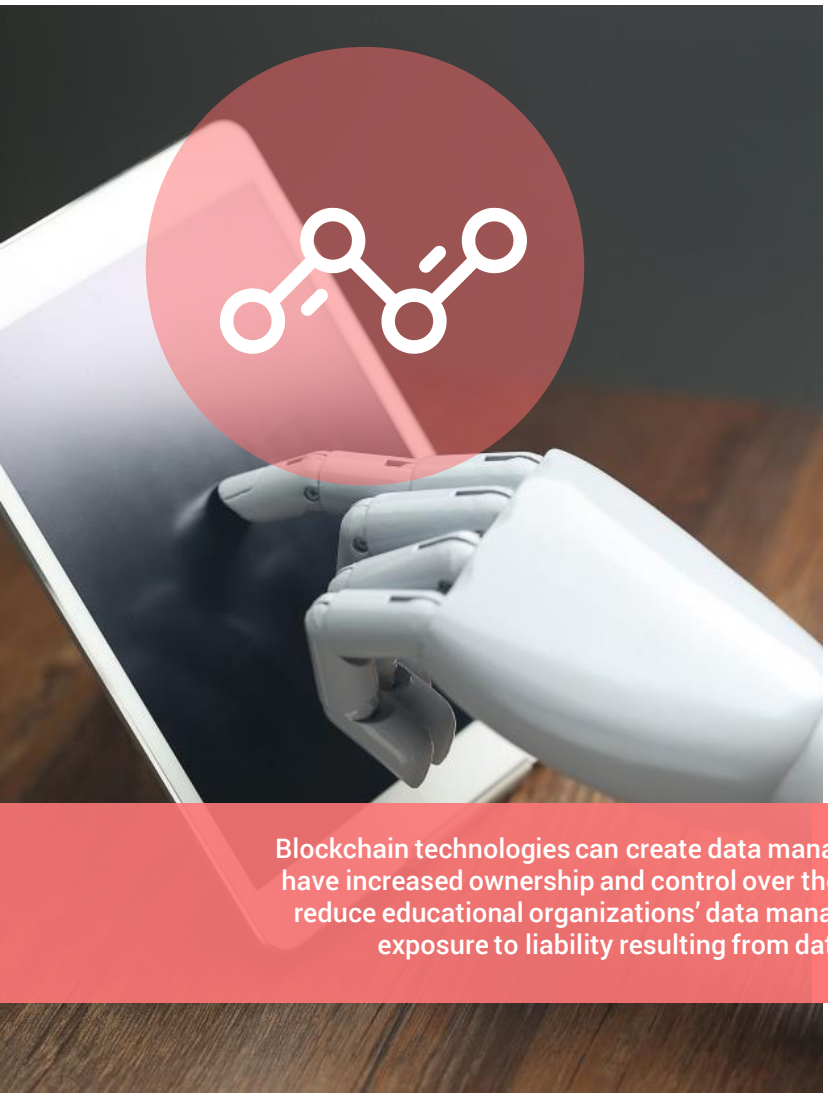


Blockchain technology will accelerate the end of a paper-based system for certificates. Any kind of certificate issued by educational organizations, in particular qualifications and records of achievement, can be permanently and reliably secured using blockchain technology.

More advanced blockchain implementations could also be used to automate the award, recognition and transfer of credits, or even to store and verify a complete record of formal achievements throughout lifelong learning.

Furthermore, it allows users to be able to automatically verify the validity of certificates directly against the blockchain, without the need to contact the organization that originally issued them. Thus, it will likely remove the need for educational organizations to validate credentials. It can also be applied to intellectual property management, for the tracking of first publication, learning material and citations, without the need of a central authority to manage these databases.

This enables, e.g. the possibility of automatically tracking the use and re-use of open educational resources. Blockchain technologies can create data management structures where users have increased ownership and control over their own data could significantly reduce educational organizations' data management costs, as well as their exposure to liability resulting from data management issues. Lastly, blockchain-based cryptocurrencies are to be used to facilitate payments within some institutions, and even cross-border. Another use-case of custom cryptocurrencies is the use in grants or voucher-based funder of education in many countries.



Blockchain technologies can create data management structures where users have increased ownership and control over their own data could significantly reduce educational organizations' data management costs, as well as their exposure to liability resulting from data management issues.

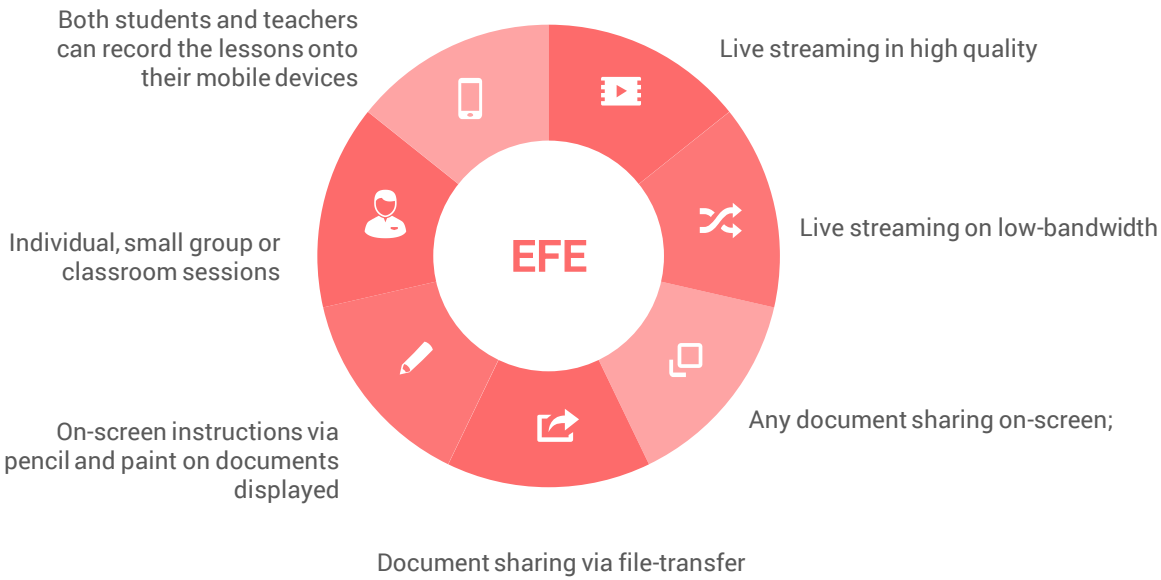
6. THE EFE ECOSYSTEM

6.1 Target Market

EFE offers institutions and corporations a software and marketplace for online trainings, on-job-training capabilities, live-stream between corporate offices and business units. Content sharing, live or via message. On-demand training sessions and live-meetings and briefings.

The platform is readily available to universities and schools, to serve after-school classes, extra curriculums, online aggregator of private tutor services, teacher meetings, family live feedback, school-to-school exchange. Especially interesting for remote locations.

All live-streaming is enabled through our own software, innovative and intuitive with advanced options.



EFE also serves **individual customers** and **end-users** directly.

The EFE platform will host teachers and subject-matter experts from all over the world, available to the most remote student via live stream and crypto-payment.

EFE personalized learning starts from an accurate assessment of the learner's understanding through our assessment and quizzes, and the result will allow teachers and tutors to plan appropriate lesson plans and deliver individualized lessons, small groups or full interactive classroom sessions, meeting the learner's individual learning needs, while learners will accurately know what their weaknesses are and where they have to start.

Learning Consumers, gain access to the "Spotify of Learning" with the simplest way to learn, featuring digital coaching and a tailor-made learning journey to maximize their learning performance.

Research confirms that learner-instructor/learner interaction was the most consistent factor influencing learners' performance in the discussion forum, group project, and final exam.

These assessments and quizzes results can be challenged among all students, share to social media channels and improved over time. Our ongoing development will effectively bring more quizzes and gamification to the platform to keep students engaged and to make learning the most possible fun activity.

To further assist the teachers and tutors' personalized teaching, EFE is providing various learning resources, including videos that fit the personal learning style and preferences of learners, that will help learners receive feedbacks and learning materials that are both fitting and timely.

The flexibility of the ecosystem allows On Demand Tutors who to provide spontaneous micro-lessons, ranging from a couple of minutes or an hour or multiple hour sessions that will help learners address specific questions or tasks.

Content Providers are presented with zero risk or upfront money since they only pay through revenue sharing while EFE does all the administration.

6.1 EFE Solutions

Teachers and Trainers:

- Create an extra income
- Easy training interface and payment transactions
- You can work from anywhere
- It's flexible – you can create your own hours around your schedule (lessons time is by the minute)
- You can choose how many hours you work – part time or full time
- Cool quizzes and challenges to help motivate and have a better EFE teaching experience

Students and Trainees:

- Interactive learning, meeting other students in classrooms
- Quizzes and challenges to share with your friends
- On-to-go and on-demand availability of online lessons
- Affordable AIO (all-in-one) solution
- Pay in fiat or cryptocurrency
- Schedule individualized one-on-one sessions with your favorite teacher
- Attend classroom lessons to interact with your friends

Educational Problems		EFE Solutions
Learning	Poverty and Lack of Job Opportunities - there are millions of trained people in developing countries who lack job opportunities	Improve Education and its delivery – to improve competitiveness in the job market
	Limits to obtain personalized feedbacks during learning timely	Learners can obtain instant feedbacks or request tutors on-demand for spontaneous support
	Lack of self-learning sources	Revolutionizes independent learning empowering students to be self-motivated. Vast video and learning content provided, easy to access.
	Unequal learning affordability	Competitive pricing through blockchain technology, cryptocurrency/ fiat hybrid
	Low Student Motivation - platforms currently suffer from low levels of conversion and user engagement	EFE offer direct engagement and social elements between students and tutors. While opportunity for individual courses, class-room and self-learning
Teaching	Difficult to track students' progress and improvement due to class size	Adaptive assessment gives teachers instant insights into students' understanding and improvement
	Learning tailored to the average students	Smart learning resources and educational videos matching student's learning needs and style
	Providing personalized revision classes is difficult due to class size	Facilitates timely and targeted interventions
	Excessive workload	Automated Progress and Scores online dashboard
	Low Teacher Motivation – low resources, fixed schedules, inflexible payment	EFE offers flexible schedules, remote work opportunities, daily access to increasing student database, flexible earnings through lesson pricing
Tutoring	Difficulty in evaluating customer's improvement or assessing tutor's quality	Assesses the learner's improvements on need basis and provide tutor reviews and ratings
	Limits in accurately capturing clients' learning needs due to time constraints	The ability to analyse the learners' weaknesses and areas to improve systematically
	Determining the best price is difficult	Bidding System determines price based on demand & supply dynamics. Cryptocurrency allows instant and discounted payment

6.3 EFE Impact

EFE addresses the United Nations' Sustainable Development Goal 4, by providing affordable and accessible software to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

Disparities in education along the lines of gender, urban-rural location and other dimensions still run deep, and more investments in education infrastructure are required.

Education is the most powerful weapon which you can use to change the world.

Nelson Rolihlahla Mandela (1918~2013)

7. EFE COURSE: MYENGLISHTUTOR™

MyEnglishTutor™, an English video tutoring mobile software capable of serving tens of thousands via **efeBridge**™ is EFE's first syllabus.

It is focussed on English grammar education which is arguably one of the toughest aspects of English to master.

Five levels of over 200 video lessons covering elementary school level English grammar with graphic animation and professional voice-overs.

4000+ quizzes and games which are made available via its **efeBridge**™.

50+ Tutors with video lessons to a carefully crafted syllabus for their students.

Video lessons are available in American English and British English.

This sizeable collection of English lessons have been built using interesting graphic animation with professional voice-overs in both American and British English.

Interactive quizzes are included to make learning both fun and easy to understand.

Rewards and challenges are added to provide encouragement and fun incentives for students to want to progress from one lesson to another. There are daily, weekly and monthly rewards.

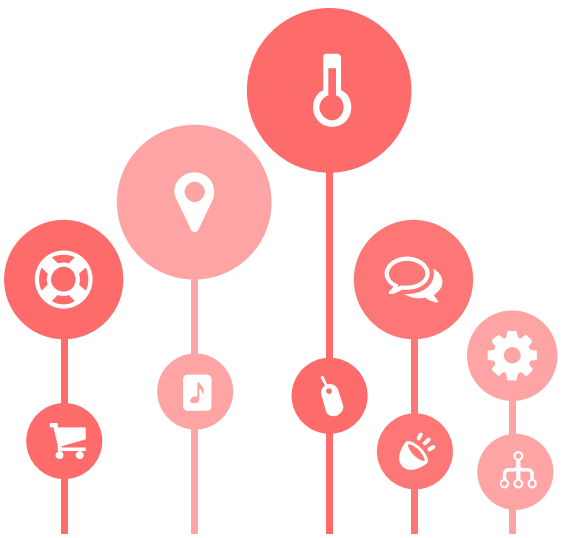
Tutors can leverage on the video lessons to craft a customized syllabus for their students and students can draw on the videos for revision and further practice.

The English language has been the effective lingua franca since centuries. It is used as a common global language to this day, the official language in 39 countries and a co-official language in 34 countries across the globe.

8. EFE CATEGORIES, COURSES AND TOPICS

Beyond MyEnglishTutorTM, EFE aims to expand coverage of additional and new categories, courses and topics including:

- 3D & Animation
- Advertising
- Affiliate Marketing
- Analytics & Automation
- Apple
- Architectural Design
- Art
- Branding
- Business Law
- Communications
- Content Marketing
- Data & Analytics
- Design Thinking
- Design Tools
- Development Tools
- Digital Marketing
- E-Commerce
- Email Marketing
- Entrepreneurship
- Facebook Marketing
- Fashion
- Finance
- Food & Beverages
- Game Design
- Game Development
- Google
- Google Analytics
- Graphic Design
- Growth Hacking
- Health & Fitness
- Home Business
- Human Resources
- Interior Design
- Languages (Mandarin, Bahasa, Spanish, English)
- **MyEnglishTutor™**
- Management
- Marketing Fundamentals
- Microsoft Mobile Apps
- Music
- Operations
- Oracle
- Photography
- Product Marketing
- Programming Languages
- Project Management
- Public Relations
- Real Estate
- SAP
- Sales
- Search Engine Optimization
- Social Media Marketing
- Social Media Marketing
- Software Engineering
- Strategy
- Video & Mobile Marketing
- Web Design
- Web Development



9. TECHNICAL SPECIFICATIONS

9.1 efeBridge™ Live Streaming

Video	• Supports 720P high definition video call
	• 360p-700k
	• 720p-2800k
	• Exclusive SPo technology, automatically adjust to complicated environments
	• ARC transmission mechanism ensures video clarity without lag
	• Real-time enlargement
	• Amplify information sources
	• Non-image interpolation enlargement
	• Anti-packet loss technology:
	  ○ FEC（Forward error correction) and
	  ○ BEC (Backward error correction)
	  ○ FEC contains:
	  ■ Send duplicated redundancy package
	  ■ Reed-Solomon compiling method
	  ■ RPSI
	  ○ BEC contains:
	  ■ FIR
	  ■ ACK/NACK
	  ■ PLC, etc.

Features supported	Supports • Voice call recording, • Video call recording and • Screenshot • In-call picture illustration • Notes taking
Compatibility	Support most mainstream platforms and most major mobile-client devices.
Voice call code rate range	• Opus 12-76 kbps
Video call code rate range	• H.264 20-2100 kbps
Noise reduction	• Intelligent noise reduction and echo cancellation technology which ensures clear and smooth call quality
Image/Graph technology	• Simulation (exposure adjustment) and digital image enhancement technology
Data consumption	• Video actual consumption is 42.43MB per 6 minutes • Typically 10% to 50% less consumption than most major live streaming software/platforms.
MOS value under dim lighting conditions	• G.711--MOS=4.8 (Highest industry standard score is 5)
PCM quality	• Approximately v4.4
Switching	• 3G/4G/wifi network switch • Compared with IMS, switching is reduced from 3-5 seconds to typically less than 1 second.

9.2 MET Tokens

Blockchain	Alliance chain (own developed proprietary blockchain)
Consensus protocol	Proof of Stake
Maximum quantity (hardcap)	50,000,000
Nodes and Masternodes	Partners, universities, educational organization and various organizations
Development language	Java
Price	Free-of-charge with subscriptions of MyEnglishTutor™
Utility	Access to courses such as MyEnglishTutor™ and other services

MET Token

Access to all online courses and utility as medium to pay i.e. live-steam lessons, access to quizzes and video-tutorials in **MYENGLISHTUTOR™.**

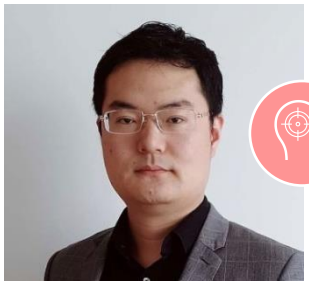
Payment Gateways

Support WeChat Pay, Debit/Credit Card Payments. Also supported, payment via Cryptocurrency MET Token to serve the unbanked in remote locations (only requirement is internet connection and our crypto-wallet.

Trading

MET Token can be easily traded, exchanged or shared.

10. TEAM & ADVISORS



Leon Zhou, CTO

An MBA graduate from the University of Hertfordshire, England, Leon has over 10 years of Internet investment and entrepreneurial experience. He served as the secretary to the Board of Directors of China Guangcai Group and participated in several large-scale investments, mergers and acquisitions of listed companies. He founded the Internet project “Get on”, which has over one million high-end car owners on the online community. Leon ventured into the blockchain industry in 2016 and co-founded UDAX Digital Asset Exchange. He is also one of the co-founder for EFE, a platform that combines the education industry with blockchain technologies.

Aaron Tsai , Advisor

Aaron Tsai is the Founder, Chairman and Chief Capitalist of MAS Capital Inc., MAS Capital Fintech Inc., and MAS Capital Universal Exchange Inc. He is also the Chief Capitalist of Metaverse Foundation and UDAX. Since 1995 Mr. Tsai has advised over 30 companies worldwide, in going public in the U.S. stock markets via IPO and reverse merger transactions. Mr. Tsai is known on the Wall Street as “King of Shells”, as he created 101 public shell companies in the 1990’s. An October 29, 1999 Wall Street Journal article said that Mr. Tsai “… is at the leading edge of a resurgence in “blank check,” or shell, companies …” Mr. Tsai was the Chairman and CEO of MAS Capital Securities, Inc. from 1999 to 2002.

10. ROADMAP

EFE will commence with the launch of its first full online course MyEnglishTutor™ .

Business development initiatives in the Chinese marketplace will cover attracting local students and universities and schools, corporations and state governments for partnerships and alliances.

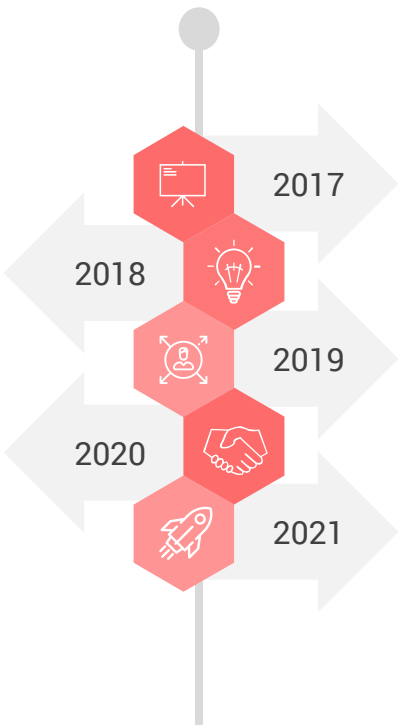
Simultaneously, the building up a solid portfolio of capable tutors will take place in the Philippines primarily, then expand to other parts of Asia.

Next, the EFE development team aims to implement Distributed Ledger Technology (DLT) further into the system, to be able to store personal data and certifications on the Blockchain.

EFE will continue to develop more quizzes and challenges for MyEnglishTutor™ to keep the platform lively and students engaged.

A successful IPO will enable EFE to expand into other markets and to develop a universal Mandarin platform ala MyEnglishTutor™ which leverages on its strengths in the Chinese marketplace to provide tutoring of Mandarin to a global market.

efeBridge™ will be further enhanced and EFE will be expanded to cover additional subject matters and educational areas into existing and new markets including BRICS, Europe and North America.



Online Portal & Mobile Compatibility
Portal development, streaming software development, mobile compatibility, student portal.

Expansions and Global Partnerships
Partnership with institutions and education providers globally together with expansion in product offerings.

Lessons & Quizzes
Preparation of lessons, quizzes, games. Professional voice-recordings. Editing of voice recordings, development of graphics and animation. **MYENGLISHTUTOR™**

Teachers & Students
Recruitment of English teachers and students. Portal launching

IPO

Appendix: China Market Insights

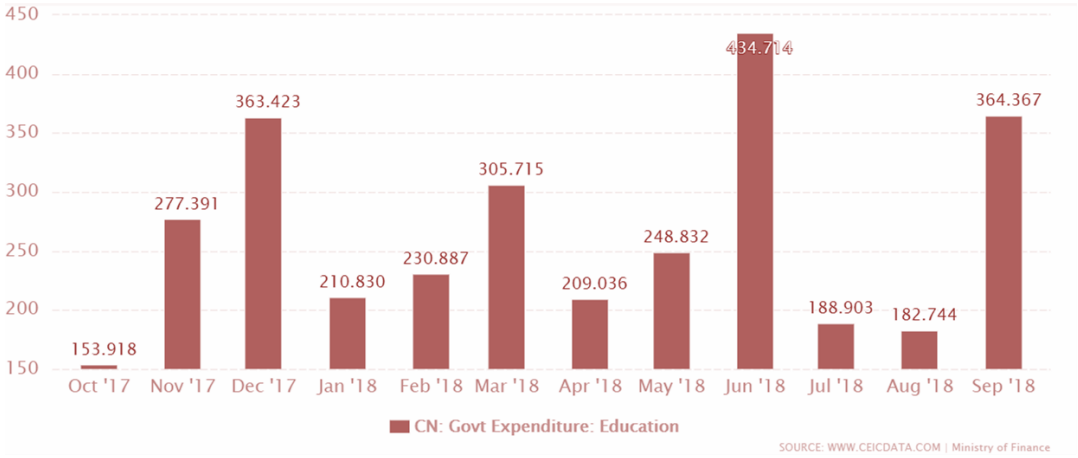
China Market Insights

"To cater to the needs of online study, China will build a digitalized educational system to provide more personalized education programs"
Du Zhanyuan, Vice Minister of China's Ministry of Education

"Nowadays, people favor personalized learning more and tend to learn in a flexible way,"
Chen Li, Vice President of Beijing Normal University

Technavio's analysts estimate that the online tutoring sector in Asia-Pac will grow at a compound annual growth rate of ~15.6 percent between 2017 and 2021. China is the second largest Self-paced Mobile eLearning market in the world after the US, with record revenues of $5.7 billion by 2020.

In 2017, the market for online language lessons in China stood at 30 billion yuan (USD4.5 billion), according to consultancy firm iResearch. Between now and 2019, it is projected to grow more than 20% a year to reach 52 billion yuan (USD7.8 billion), when the country's entire online education sector will be valued at 270 billion yuan (USD41 billion).



China's Government Expenditure: Education

Education For Everyone (EFE) is a state-of-the-art live-video-chat software for online lessons and courses, with ease of blockchain payment, enabling best learning/ teaching experience, serving education market segment in China worth 4.25 trillion yuan (USD 614 billion, 2017) (Source).

Primary Catalysts Driving the 2015-2020 Self-paced eLearning Market in China (Ambient Insight) Digital Learning

IPO

EFE aims to achieve IPO status within 2 years to further expand its reach and abilities to empower learners and educators in other markets especially wherever mobile technology has outpaced banking.

The path to IPO with a focus on English education, in China alone, has been well-documented and proven by the following organizations:

Organization (Brand)	Listed on	Ticker	Market Cap
Ambow Education Holding Ltd.(Ambow)	NYSE	AMBO	USD130M
China Online Education Group (51Talk)	NYSE	COE	USD150M
LAIX Inc. (Liuishuo)	NYSE	LAIX	USD413M
New Oriental Education & Technology Group Inc. (KooLearn)	NYSE	EDU	USD11B
OneSmart International Education Group Ltd. (OneSmart)	NYSE	ONE	USD1.47B
Puxin Ltd (Puxin)	NYSE	NEW	USD433M
Sunlands Online Education Group (Sunlands)	NYSE	STG	USD793M

As at 24th January, 2019

SOURCES

Ambient Insight
Boston Consulting Group
Brendon Hall Group
Forbes
iResearch
MarketsandMarkets
ReportLinker
Technavio