CBC

Geosocial Hyperlocal Ecosystem
Community building with value co-creation core

Passionately Local! Together, we make a better society

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Abstract

Today, the ubiquity of new technologies and collaborative business models combined with growing urban populations are fostering new forms of socioeconomic relations that impact the quality of urban living. These factors force us to re-frame our thinking about how the interactions between places, individuals, businesses, and organisations occur in the digital sphere.

iLINK intends to build a decentralised network of local communities using blockchain and smart contract technology. Smart contracts offer a cost-effective and secure means for parties to arrange and enforce agreements in real-time through the transparency of agreement terms, which are encrypted and stored publicly on blockchains, as well as the automatic enforcement of obligations. As such, this has the potential to fundamentally change how we conduct economic interactions as it significantly reduces transaction costs borne from information asymmetries, record-keeping, verification, and enforcement of property rights. Therefore, through the adoption of blockchain and smart contract technology, we can craft a new kind of social media ecosystem that will revolutionise local communities worldwide, a platform that will lead to a more egalitarian and prosperous society, a new paradigm whereby everyone gets to participate in the value that they co-create.

In this paper, we present iLINK, an integrated geosocial community network + hyperlocal economy + e-commerce features, hereafter referred to as iLINK or the iLINK ecosystem. We also introduce the Community Based Creation (CBC) token, an ERC20 & NEP5 standard token to be deployed on the Ethereum & NEO public blockchain and will act as the only accepted medium of exchange within the iLINK ecosystem. The CBC token allows any user from every local community to perform transactions without needing to rely only on traditional banking or payment services, thereby facilitating open participation and coordination within the iLINK ecosystem.

Our long-term vision in the ever-changing digital landscape is to combine our technical expertise with a holistic approach to use distributed ledgers, cryptography, and peer-to-peer networking as the building blocks for sustainable community development. Additional funds will allow us to spur development towards a more decentralised eco-system, which will enable the platform to become a closed-loop, self-sustaining, and self-regulating ecosystem. An ecosystem with open and connected communities built by locals, for locals, and that give back to locals.

From the iLINK Team,

Thank you for taking the time to discover what the future holds for iLINK. This document only scratches the surface of what we can accomplish. With your help, iLINK will have endless possibilities in the digital world.

Yours Truly,
The iLINK Team

Chapter 1
Vision & Mission

Community Building: location-focused community network
Social media has given people the tools to share experiences, make connections, address issues, and start movements on a global scale. However, this emphasis on the global applications of social media has overlooked the importance of the local, which we believe is an integral factor that affects peoples' everyday experiences. Your locality determines which schools you go to, where you shop, eat, work, or practice your religion. Hence, even in today's highly digitised and mobile-driven world, the majority of your daily interactions are determined by where you are.

By focusing on user's location and surrounding locality, iLINK provides a super easy way to do the things you love and meet new people who reside locally that share the same interests that you do. Location-focused community networking creates closer emotional and functional ties between users and local communities. Providing a cohesive approach to local community building that emphasises localised relationships and experiences, which sets us apart from other globally oriented social networks.

Location-based services through local recommendation – assembling and animating a space for a local, mobile-centric, advertising portal
Connections, knowledge sharing, reviews, promotions, opinions, thoughts, etc., fuels today's social space. We choose where to eat, which hotel to stay at, what repair service to call, based on whichever place has more "likes" or has a higher rating given by previous customers. Since social media is so heavily imprinted in our lives, adding in locations helps bring us closer to the things and experiences that matter to each of us most. We bring relevance and convenience together by drawing from local input, experiences, and recommendations to connect users with credible location-focused services, such as nearby businesses, service providers, charities, etc., together to create a new unique form of private-public-social-community partnerships.

Beyond Social Networking – Geo-Social Tagging for Value Co-Creation in E-commerce
Presently, very few major social media platforms have tried to fully integrate e-commerce tools into their system, resulting in the user having to switch between different applications to get these tasks done. To address this issue, we provide social media users with a single platform that offers a geosocial community network, hyperlocal economy, and global e-commerce features. In sum, the iLINK ecosystem connects locals with communities and allows users to socialise, make purchase goods and services, and earn income all on a single platform.

iLINK's evolution in the field of social participation will turn geo-social tagging into a new form of co-creation of e-commerce value through user-generated content (UGC)—a new social commerce strategy that combines people, communities, and products.

The Problem

1. What does geosocial networking add to a platform that helps local community building?

2. Why should users be forced to use multiple platforms for social media, e-commerce, and payment services?

3. Why should users be concerned about supporting local businesses and services in their community?

4. Why do social media platforms, instead of their users, receive the majority of advertising revenues?

5. Why can't business operators manage their business's social media, e-commerce, and payment system through a single platform?

6. Why don't social media platforms incorporate digital payment services that accept cryptocurrencies?

7. How to incentivise user-generated content that is locally produced and relevant?

The Solution

Our solution to these problems in today's digital world was to build our platform from the ground up with the emphasis on making it relevant and useful to the local interactions and relationships that make up the majority of our daily experiences. Moreover, we want users to harness this platform as a powerful tool for local community building. Therefore, we took the necessary steps to build the first geosocial community networking platform that benefits from the hyperlocal economy and global e-commerce features, which together comprise the iLINK ecosystem. A long-standing fully integrated platform with a native crypto-token system that will be a game changer for the digital landscape, a platform that contributes real value locally, and that can scale globally.

[A true Geosocial Economy Ecosystem]

Hyperlocal economy   Geosocial community network   Global e-commerce features

Why use iLINK

The foundation of the iLINK platform is its geosocial community network—a diverse range of location-focused communities whereby users can connect with other locals through the following features.

Community Social Features
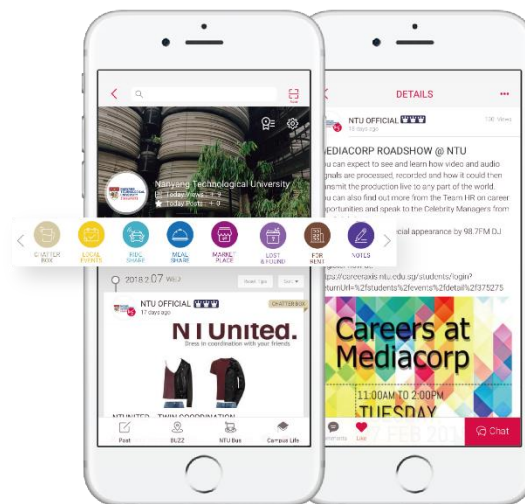
Social Features	Description
Chatter Box	Community forum to discuss daily issues
Events	Event organisation and management with extended functionality for event registration, in-app ticket sales, questionnaires, and more
Notes	Community forum for in-depth reviews, short editorials, community information
Lost & Found	Community-specific lost & found forum
Ride Share	Community crowdsourced on-demand carpooling
Meal Share	Community crowdsourced on-demand takeaway food ordering
Market Place	P2P online marketplace
For Rent	P2P property rentals

All communities provide the following baseline functionalities to features mentioned above:

- Posting and listings (text, photo, video)
- Search and filtering
- Likes and sharing
- Reviews and comments
- Surveys and reports
- Geotagging a location

- Calendar syncing
- Event RSVP management
- Payments and invoicing

Platform Features

1. Activity Feed

2. Secure Messaging
    - Instant messaging embedded into each post.
    - Choose to enter a private one-on-one live chat with the author of any post. Additionally, for Local Event posts, you can choose to enter a group chat with other attendees and the event organiser.

3. Search and Discovery

4. Token Wallet
    iLINK account Token Wallet will support the following:
    - Cryptocurrency coins/tokens: NEO, Ethereum (ETH), and ERC20/NEP5 standard tokens.
    - E-commerce and P2P transactions.
    - Offline transactions and e-coupon redemption through merchant payment terminals systems.

5. BUZZ Hyperlocal Merchant Listings & Promotions Features
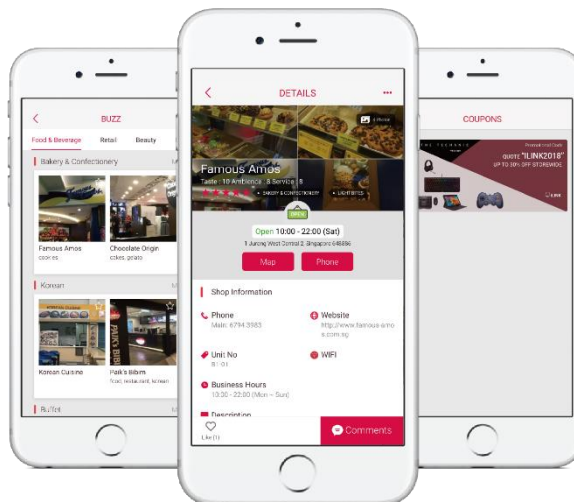
Since the launch of the BUZZ and Promotion features in Singapore and the Philippines, iLINK has over 5,000 merchants' listings, and over 300 merchants have created in-app e-coupon listings.

BUZZ & Promotion features include:

For businesses
- Open application system for businesses to create a merchant account and business profile.
- Promotions listing function.
- In-app reservation/booking function.
- In-app payment function.

For users
- Search local merchant listings.
- Like and sharing function.
- Rank and feedback to merchant owner function.
- In-app reservation/booking function.
- E-coupon purchase and in-store redemption and payment.

6. E-mall & community Curated List e-commerce Features
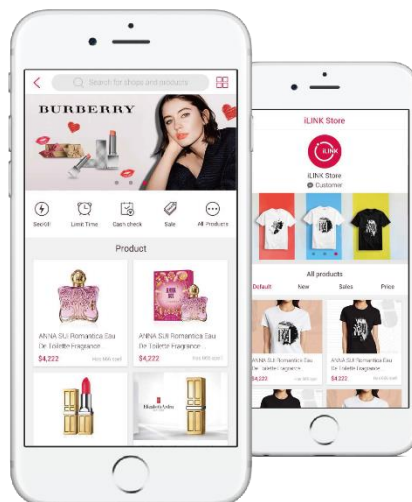
 E-mall is a B2C marketplace help regional/global business reach out to local users.

The E-mall feature includes:
- Open application system for businesses to create a merchant account, business profile, and product listings.
- In-app payment function.
- Verification process for all online vendors listed in the E-mall.

The community Curated List feature includes:
- Submission system for users to recommend products for their respective community Curated List.
- Users can purchase the listed goods and services directly through their respective

community's Curated List.

7. Ratings and Rewards
- iLINK's rating and reward system allows users to achieve various ranking tiers based on their activity and participation with the social aspects of the platform.
- Each ranking tier rewards various privileges for their iLINK account.

System & Security Features
- Identity Validation
- User account: Unique mobile number, email, mailing adress, other social media accounts.
- E-commerce and Token Wallet account: name, photo, mailing address, bank card, credit card, ETH/NEO wallet.

1. Decentralisation
- P2P micro-donations
- Ad-sharing rewards
- E-commerce affiliation rewards

2. Cross-platform users
iLINK will provide cross-platform users for:
- Android native users
- iOS native users
- Web-based users

What will make iLINK grow further (true ecosystem for crypto-economy to live in)
iLINK presents a new form of socio-economic relation, where everyone including people, businesses, and non-profit organisations actively participate and share in the value they co-create. By focusing on the quality of P2P social interactions, iLINK creates personal, social, and public value which the user derives from their connections and relationships on iLINK's platform.

The introduction of a platform native crypto-token in conjunction with the Token Wallet serves to complement the existing social infrastructure and provide additional incentives to encourage activity, namely the monetary reward they can receive from content creation.

We view local communities as interdependent ecosystems, a place where the personal, social, and commercial intertwine. Hence, we envision this network of local communities as a digital space where passions are shared and exchanged. The continual open flow of ideas and interests between local people, organisations, and businesses creates a positive feedback loop that increases the social and economic welfare for every active participant.

iLINK's 'disruptive' community value co-creation reward model.

User participation and advertising revenue
A disruptive new advertising revenue model that empowers active community members (content creators, influencers, and active users) in the iLINK ecosystem. This ad sharing model fosters community growth by giving the majority share of revenues generated from community-focused advertisements back to the community members and provide them with the ability to reward their peers and as they see fit.

The purpose of our ad sharing model is to accomplish the following
1.   Accelerate adoption and use of iLINK's e-payment system and Token Wallet.
2.   Establish a "trustless network that balances transparency and privacy."
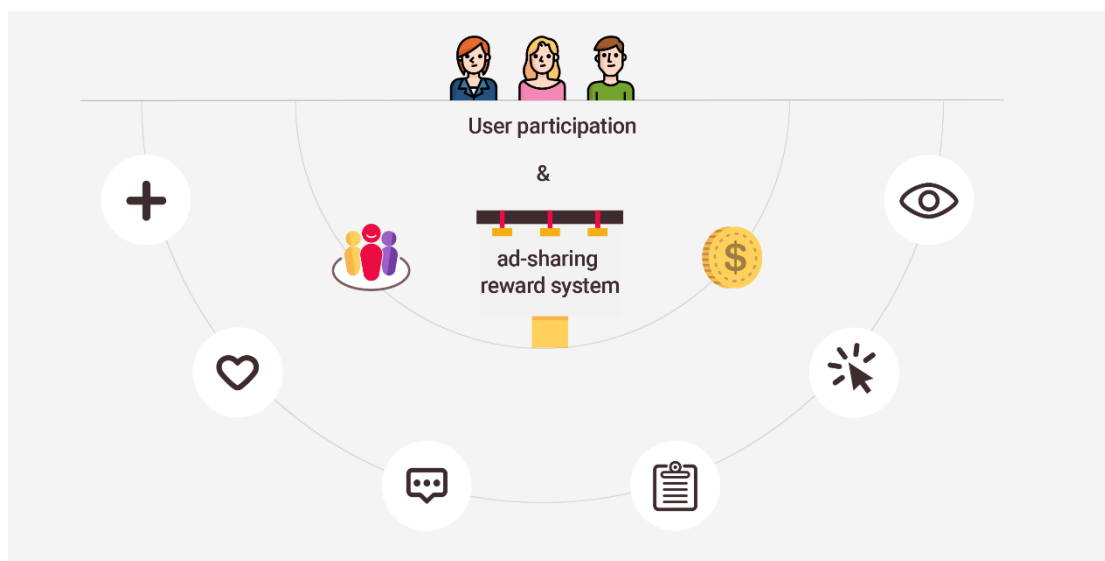
User participation and e-commerce revenue
iLINK's affiliation program, connected to our the global e-commerce features, allows users to earn income, both at the community level and platform level, by making recommendations, posting, sharing, 'likes', invites, and referrals.

These programs use smart contracts to offer transparent, effective, and flexible incentive mechanisms to all users (and businesses) to earn income through affiliate marketing and referral reward schemes. The deployment of smart contracts will minimise the need for intermediaries as they will execute all manner of complex business deals, legal agreements, and automated exchanges of data in real-time.

A distributor or manufacturer could release a product on the E-mall, which will then added to the Curated Lists for any iLINK community to which is it relevant. Users can post reviews of the product that will also link to that product's listing in their community's Curated List. If a purchase is made through their affiliate link attached to the product review, then the original poster will receive a commission for that sale in CBC tokens.

Since this reward scheme will be conducted through a smart contract between the manufacturer and the user, any payment settlements will occur in real-time immediately upon completion of the sale.

User participation and UGC reward system

Co-creation has two sides; we need to think about the value that the community is getting from co-creation, as well as what value the contributor is getting, whether that value is commercial, reputation-based, cultural, or social. By implementing a co-evolving concept, namely, peer to peer micro-donation for the UGC, we empower one to sustainable value creation building.

This reward scheme permits users to financially reward the content makers in their respective community through micro-donations on a per-post basis but without the burden of having to transfer micropayments via traditional financial institutions or through third-party payment systems, both of which can be cumbersome to setup and include service fees per transaction.
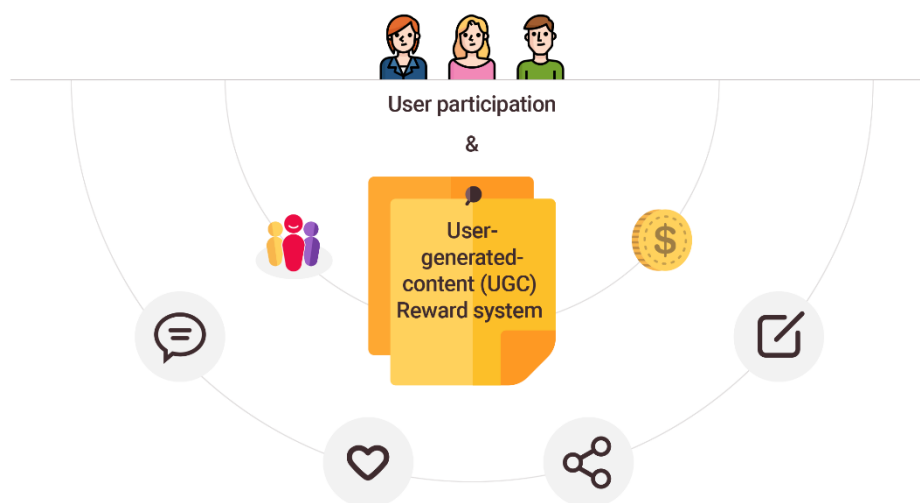
User participation and community co-creation
Collective Presencing: Embracing a New Paradigm

In the new paradigm, the concept of partnership between people-business, public-private, universities-business and so on, is to be understood as a mutual influence that goes in all directions and through all dimension. Co-creating with nature, with a place, with the social field, with business, with the subtle realms, with the field of potential etc. The enactment of the "Circle of Creation", the collective entity that practices collective presencing at its fullest potential, widens and deepens the embodiment of this new paradigm, presaging a transformation in every aspect of our experience.

By having users, communities, businesses, and organisations on one platform, iLINK forming a Circle of Creation for the local communities. The co-creation value that an open community generates far surpasses the sum of individual contributions. By redistributing the financial benefits derived from co-creation, each member is acknowledged and rewarded for their contributions to the community, feels part of something greater, becomes invested in the social infrastructure, and it motivated to do more, which grows the community and so everyone rises together.
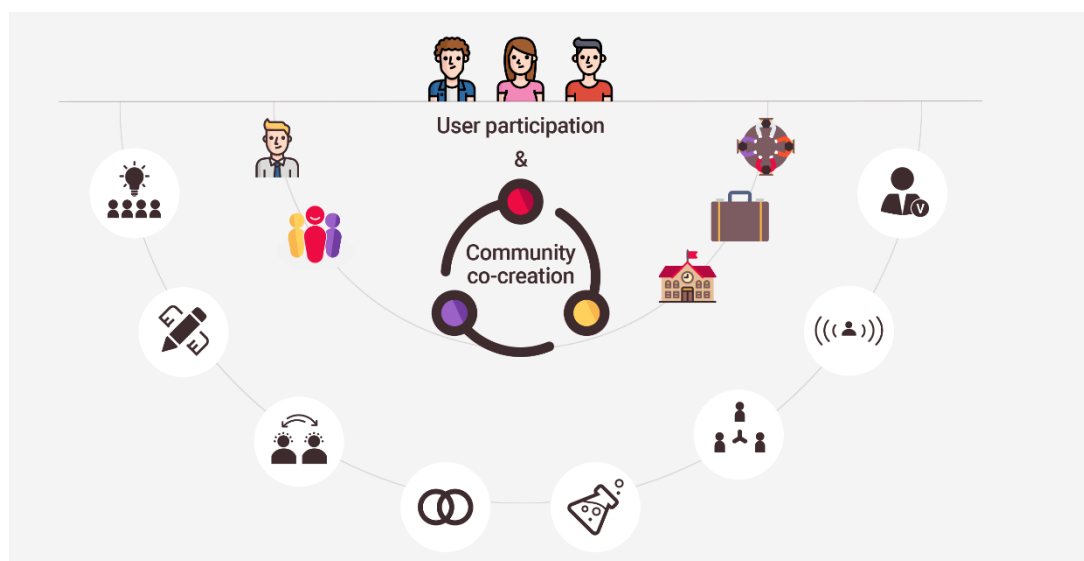
Conclusion: A True Sharing Community Network

iLINK aims to build a new space for community social networking—a geosocial hyperlocal ecosystem. At its core, this new ecosystem is founded upon our existing geosocial community network, location-focused social networking that connects users with people in nearby communities that share their interests and passions. In doing so, we strengthen the social ties between them which further serves to connect users with local communities.

By connecting the user to organisations and businesses that operate in their local community, iLINK provides the user with over greater utility relative to platforms with a limited set of functions and application. Incorporating both the business and social

aspects of a local community incentivises the user more frequently visit the app and encourages both active and passive user activity through various reward schemes.

Presently, iLINK is still a hybrid centralised + decentralized system, but with the addition of our hyperlocal economy and global e-commerce features, we hope to transition iLINK's ecosystem towards a decentralised organisational model by using blockchain technology and our disruptive new community co-creation value reward model. Altogether these various elements will comprise the iLINK ecosystem a fully integrated platform in which users can connect to hyperlocal communities on a global scale.
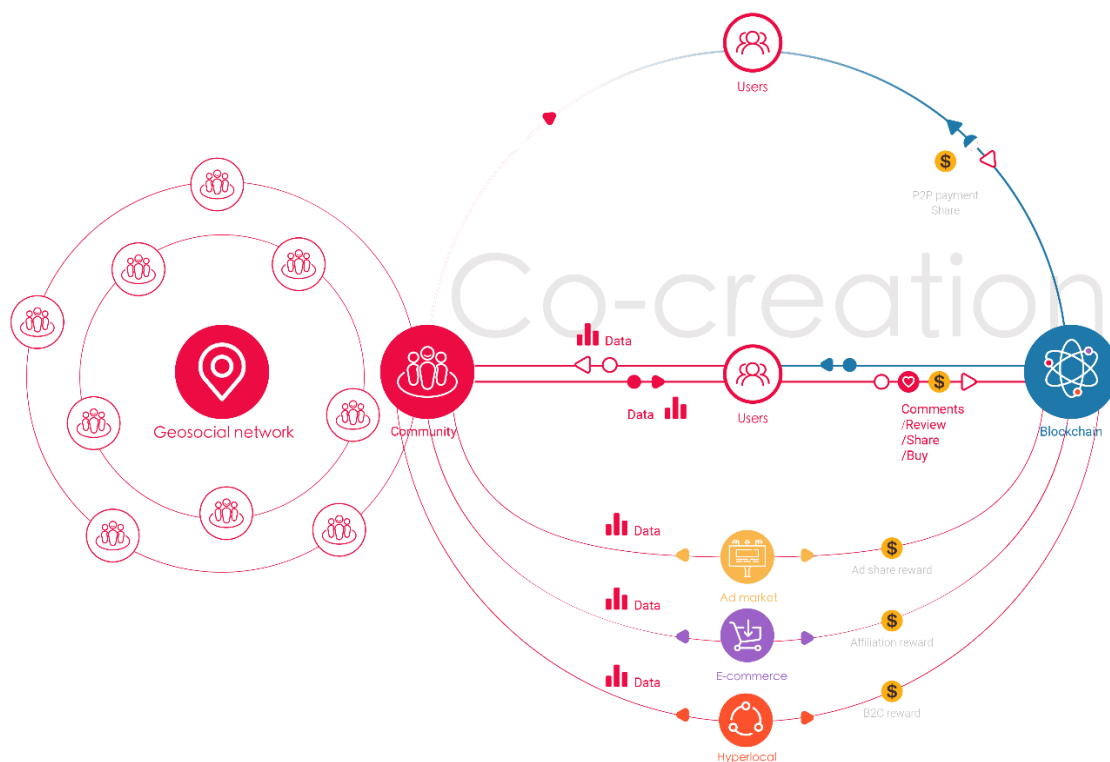
Chapter 2   Roadmap & Development Plan
Where We Are

Dec 2016
- Alpha (Initial Concept)

Q1 2017
- GeoSocial Platform modules Development
- Community, Private Group, Group Chat, Market Place, Lost & Found, Meal Share, Ride Share, Event RSVP, Notes functions
- Posting, Messaging, Comments, Like, Geotagging, Calendar, RSVP, Survey functions

Q2 2017
- iLINK website go live (www.ilink.asia)
- iLINK BETA APP release on IOS & Android with full Geosocial module features
- Community Pilot in Singapore
    - Campus communities onboarding - NTU / NUS / NJC communities
    - NGO communities onboarding - Volunteer & Philanthropy community
    - Lifestyle communities onboarding - FPV / Drone / Cheerleaders / Makeup / Running / Cafes / Sports Car communities

Q3 2017
- Token Launch Event(TGE) planning & preparations
- GeoSocial Platform modules Development
    - Sharing of content in and out of iLINK
    - Support Facebook connects and future popular platform

Q4 2017
- Hyperlocal module deployment
- Business listing and reviews
    - Business listing and reviews
    - E-coupon and Redemption functionalities

Q1 2018
- E-commerce Module Development
- Payment gateway Module Development
- iLINK Token Wallet development (Online Token Wallet)
- CBC Smart Contract Development (ERC-20) Solidity coding and Ethereum blockchain integration
- CBC Smart Contract Development (NEP-5)

Q2 2018

- E-commerce Module Development
- Deployment of CBCToken into Ethereum Ropsten Test network
- Deployment of CBCToken into NEO Test network
- Token Wallet Module Development
- Deposit of CBC using ETH or NEO in Mainnet
- Withdrawal of CBC to Ethereum Ropsten Testnet and NEO Testnet
- Development CBC Token website
- User verification Module (KYC Process)
    - Integration with Singapore MyInfo automated verification process for Singaporean and Singapore PR
    - iLINK international verification processing system

Q3 2018

- Ethereum Blockchain wallet development
- NEO Blockchain wallet development
- Launching of CBC Token site https://cbc.ilink.network
- iLINK APP Global release on IOS & Android
    - Ethereum and NEO blockchain wallet
    - Social eCommerce functionality
- ANN of the Community Based Creation(CBC) Token

Q4 2018

- Bitcoin Blockchain wallet development
- Business and merchants onboarding for the full Hyperlocal features
- Brands onboarding for the full Ad-sharing / Quiz / Survey features
- Retailer and manufacturer onboarding for the full E-commerce features

Q1 2019

- Geosocial E-commerce AD serving module development
- iLINK Payment Gateway Plugin Development (3rd party site)
- Ramping up on userbase, merchants and brands onboarding

Q2+ 2019

- Support CBC withdraw to local bank accounts
- Support CBC withdrawal directly to ETH or NEO cryptocurrencies
- Enlistment of CBC Tokens on Crypto exchanges
- Side chains development using plasma concept

Chapter 3   How We Grow

Market Growth / Expansion

Topline Overview
General Strategy
Our general growth and expansion strategy focuses on large emerging markets experiencing rapid economic growth with favourable age demographics that exhibit high or rapidly increasing levels of smartphone and mobile technology adoption. We believe these factors to be the strongest determinants when assessing potential market opportunities. Further considerations that factored into our growth and expansion assessment include geographic proximity, cultural ties and overlap, and business connections held by our management team.

Population (2017 est.)

India
17.86%

SEA
8.6%

China
18.82%

Smart Phone Usage (% of adult population)

India
2016 2017
33% 40%

SEA
2016 2017
70% 74%

China
2016 2017
79% 83%

GDP Growth Rate, % per year

India
2016 2017 2018
7.1 7.0 7.4

SEA
2016 2017 2018
4.6 5.0 5.1

China
2016 2017 2018
6.7 6.7 6.4

Age Demographics (est. 2017)

Age Demographics (est. 2017)

Age	China		SEA		India	
0-14	6.24%	79,992,800.85	6.60%	42,603,958.41	17.15%	236,550,425.23
15-24	7.45%	95,504,225.37	8.32%	53,713,462.56	12.78%	176,274,894.13
25-54	41.08%	526,619,272.2	42.31%	273,158,157.82	48.51%	669,099,774.2
55-64	17.90%	229,466,528.07	17.06%	110,143,704.98	10.75%	148,275,047.9
65 and over	27.34%	350,481,278.07	25.71%	165,988,727.56	10.81%	149,102,629.5

As result of our assessment based on the factors mentioned above, our initial growth strategy will target the following countries and regional blocs, Southeast Asia (SEA), China, and India. Regarding market size, China, India, and SEA (viewed here as a single regional bloc) comprise the first, second, and third largest markets in the world respectively (see Figure 1.). Further, all have a sizeable young population, as shown in Figure 2., which presents the age distribution for each country based on five age brackets, expressed as a percentage of total population. We can see from the first two age brackets that approximately 30% of China's population falls in this age bracket, and that proportion rises to 45% and 43% for India and SEA respectively, which equates to a combined population of over 1.2 billion that are below the age of 25. In terms of economic activity, the Asia Development Bank forecasts that each of these emerging economies will achieve GDP growth in excess of 5% over 2018. Lastly, Figure 4. Shows that these three markets have achieved mid to high levels of smartphone usage relative to their adult populations.

Initially, iLINK will focus expansion within the SEA region on a country-to-country assessment of the criteria outlined at the beginning of this chapter. The choice to put our attention first on the SEA region is due to our first-mover advantage in the region that is furthered by the fact we are a Singapore-based company. Moreover, the business connections that our management team have in the region allows us to accelerate the schedule for our full product launch.

The main underlying factors that make SEA an ideal region to initially expand to are its youthful population and its underdeveloped payment systems. Roughly 70% of the population is under the age of 40, and over 150 million adults over the age of 25 are unbanked, i.e., do not have an account with a bank or financial institution, yet the region currently lacks viable e-payment alternatives to bank cards (Google, Temasek 2016). Further, between Q3 2015 and Q3 2017, the Google search volumes for digital payment services increased in the SEA region by 161X, which indicates rising demand for such services (Google, Temasek 2017). Hence this provides a substantial market opportunity

for iLINK as we are not limited to just the e-commerce sector. Instead, we can drive online to offline commercial activities while facilitating these transactions via iLINK's Token Wallet.

Expansion Stages
1. Southeast Asia
- to fully integrate and implement iLINK's Token Wallet, payment, and rewards system into the platform.
- to prove scalability of platform and business model in the world's fourth largest digital economy (SEA region), and the fourth most populous country (Indonesia).

2. East Asia—China
- to enter into a neighbouring continental region with a large population, well-developed technology infrastructure, and high penetration of digital platforms.

3. South Asia—India
- to enter into a new market with developing infrastructure with some cultural overlapp between regions.

4. Beyond—Global Expansion

Chapter 4   Why Believe in Us

iLINK Executive Team

Owen Sim – Founder CEO & CTO

Owen has over 12 years of technology experience in telecom, hardware, software, loT, and SaaS. He has a strong entrepreneurship background in Innovation and General Management. Since 2007 he has launched and grown several startups including C3 technology, C3 Interactive, and Ants Tribe Asia in South East Asia and China.

During his entrepreneurship venture, Owen has worked closely with international MNCs like CapitaLand, Philips, Coka Cola, Starbucks, DBS Bank, CDL, Salim, in the South East Asia region and China.

With the focus on innovation in the information technology space, he has developed the Officer Posting System for the Immigration & Checkpoints Authority of Singapore, as well as CRM EDM management and analytics systems for banking and insurance clientele like OCBC Bank in Singapore, BDO Bank in the Philippines and Manulife in Singapore.

Later, he has lead the development to launch and grow the cloud computing big-data process and analytics systems like iRIS system (Interactive Retail Intelligent System), iLMS system (Intelligent Leasing and Management System) for commercial real estate space, and Ants Tribe for global E-commerce space.

Catherine Hu – Founder, CMO

Catherine has been a marketing, operations, and business executive for over 18 years, working with international government sectors, public companies and startups in both G2G, B2B and B2C markets.

A highly experienced international executive, Catherine has a leadership background in General Management, Sales & Marketing. Early in her career, she served as Commercial Officer, Ontario Affairs for Canadian Consulate General in Shanghai, and as FDI Specialist, European Market for Shanghai Comprehensive Industrial Administration Committee. Later, she has grown and co-launched several startups including Ortus Group, a marketing & communication agency in China, C3 Interactives; a technology company specialised in Commercial Real Estate and Retail Innovation in China, and Ants Tribe E-commerce portal in the South East Asia region.

With her extensive experience in branding and strategic market placement, analytics, government relations, public relations, social media marketing, growth strategies, Catherine has helped over 50 internationally renowned establishments like MATRADE, Team Canada, Air Canada, Alcatel-Lucent, Bombardier, U of T, UWO, SGL Carbon, Linde, JPMorgan, Forte, Salim, Keppel, CapitaLand, Frasers, Starbucks, Coke Cola, Papa John's, Fisher Nuts, etc., enter, position, and grow their brands into China and South East Asia region.

Wilson Goh – Founder, Global Development Director

With 12 years' experience in general management, sales, business development and international operations, Wilson is a visionary entrepreneur. Together with Owen, he co-founded C3 back in 2007 in Singapore.

His key role is on business development. In 2010 he moved to the Philippines to oversee the expansion operations.

During his tenure in the Philippines, he worked closely with some of the Philippines' top companies such as SM, Philippine Airlines, San Miguel Corporation, and Clorox International, Wilson was also able to share his invaluable knowledge on business expansion from working solely on online and even offline strategies.

Over the years, Wilson also acts as a consultant to numerous businesses within the South East Asian region. His extensive knowledge and network are an invaluable asset to iLINK for expanding swiftly across the region.

iLINK Core Team

Joie Castillo – Business Development
Sumi Yeung – Business Development
Julian Law – Business Development
Liezel Bastian - Business Development
Hai Rou – Marketing & Growth
Mary Grace P. Saavedra - Marketing & Growth
Yesh Gonzales - Marketing & Growth
Annette Antiojo - Marketing & Growth
Analou Vanizza A. Rama - Marketing & Growth
Sylvia Chao – Ecommerce
Xiao Feng – Ecommerce
Andy Shen - Ecommerce
Shang Bin – Developer
Zee Kim – Developer
Jia Xing – Developer
Hilary He – Developer
Feng Yu – Developer
Sheng Dong – Developer
Alice Yang – Developer
Yu Fu – Developer
Allan Rosero – Developer
Kurt Alagar – Developer
Cedrick Manzanares – Creative
Shirley Inarda – Creative
Mikhail Teneros - Creative
Ming Xuan – Creative
Meng Ru – Creative
Yvonne Ng – Community Growth
Lee Zhi Ning - Community Growth
Lau Zhi Xin - Community Growth
Crystan Lim - Community Growth
Jeremy Koh - Community Growth

Advising board

Wei Sheong Toh
Wei Sheong is a technology executive with more than 18 years in the IT industry, He is also a private investor in emerging technologies such as IoT, AI, Cryptocurrency and blockchain.

Yong Boon Chuan Leslie
Mr Yong served as vice chairman of the finance committee of the Ang Mo Kio Town

Council and presently an advisor to Wis Holdings Pte Ltd. He was award Public Service Star in 2012 in recognition of his contributions towards community service in Singapore.

Ken Loy

Ken has 25+ years of diverse business, systems and human resources consulting experience that spans start-ups, SMEs, MNCs and government organizations. He has extensive hands-on experience leading HR initiatives policy designs, M&A due diligence & integration, compliance, HRIS implementations.

Victor Jeffery

Was the CEO of Intelligent Communications Enterprises during their merger with One Horizon Group which got listed on Nasdaq in 2013. Victor brings extensive knowledge in the fields of branding, marketing and public relations to iLINK.

Judd Balayan

Group CFO of DDB Group Philippines, Chairman and heads the legal and finanical operation of more than 10 companies.

Jeff Dytuco

President of Field Outsource Asia, Inc. (FOSA) and Managing Director of Strawberry Jam, Inc

Kenneth Yeo

Kenneth Yeo is the founder of Ascenix a Internet Data Center in Singapore, he is responsible for the overall data center operations and business development for the company.

Maria Paz Jimenez-Balayan

Founder and President of Moward Consultancy Inc. Paz was the Vice President and Head of Operations Research Division at ABS-CBN Corporation from 2014 till June 2017.

Transparency Policy

As a community-centric ecosystem, we believe operational transparency is paramount. The following steps will be taken to ensure that iLINK CBC token holders will have access to an adequate amount of information about the progression of the iLINK ecosystem and the usage of contributions received from supporters.

1. *Financial Disclosures*
- Quarterly updates on our financial position and usage of contributions will be made publicly available at https://cbc.ilink.network.

2. *Development Disclosers*
- Quarterly development updates will be published to our website and other iLINK communication channels.

Chapter 5   Technology Aspect

iLINK is currently built based on a decentralised microservice system design architecture; future development will evolve some of the current iLINK microservices into DApps and new DApps built on the Ethereum blockchain and NEO blockchain. Adopting a dual blockchain solution from a technology perspective would allow redundancy and the ability to leverage on the best each blockchain has to offer.

iLINK system architecture

Microservice system design architecture has already become the new standard on how companies develop platform or web application that require rapid scaling. Not so long ago many tech companies developed platforms and applications using monolithic design architecture that works fine until the user base grows from hundreds, thousands, hundreds-of-thousands and tens-of-millions. Scaling capability in development and deployment are one of the strengths of microservice design relative to monolithic system design architecture where scaling poses all sort of unnecessary problems and issues. iLINK is already built on a decentralised microservice system architecture allow us to scale quickly and efficiently as our user base grows.

Polyglot Programming feasibility in microservice architecture allows iLINK to use multiple programming languages and various modularity paradigms in its system development. This adds further flexibility to how iLINK can evolve as it grows since each service does not need to be aware of the architecture or development tools used by another service. For instance, iLINK can build ride sharing DApp on the NEO blockchain and food delivery DApp on the Ethereum blockchain. With a microservice architecture and polyglot programming, this will work fine because each service is independent, and it will only communicate over a standard interface, this, of course, is an overly simplified example.

Ultimately iLINK will evolve from "MANY-decentralised-Microservices with FEW-decentralised-Blockchain-DApps" to "Decentralised-Microservices with MANY-decentralised-Blockchain-DApps-Modules" system architecture.

Side chains technology like Plasma are will also be explored as the underlying blockchain technology evolves.

iLINK Token Wallet

In order to accelerate the adoption of the CBC token, our design philosophy for the iLINK Token Wallet was to make it easy to use for users that may have limited experience with cryptocurrencies, yet provide enough functionality to appeal to more advanced users. Accordingly, we built the iLINK Token Wallet to support payment processing using both CBC tokens and fiat currencies, and CBC token transfers between the Token Wallet and

private ETH or NEO crypto-wallets. Further, the Token Wallet will support seamless fiat currency to CBC token exchange (pending regulatory approval).

We believe this wallet design offers the optimal balance between ease of use and security, providing less experienced users with a simple to use payment system, which allows them to participate in the iLINK ecosystem and familiarise themselves with the cryptographic world. Likewise, for advanced users who are capable of managing private keys and addresses will still have their peace of mind by having the ability to have as much control of their CBC tokens.

iLINK's Token Wallet will integrate Stripe, a payment processing services that support credit card processing for over 25 countries and 135+ currency for fiat payment processing. For cryptocurrencies, iLINK now supports ETH to CBC token exchange and CBC token to private ETH wallet transfers.

A light weight ETH and NEO wallet will also be integrated into iLINK to support future DApp in iLINK, Plasma, Atomic swap and DEX are also part iLINK development roadmap toward a much more decentralized ecosystem.

Chapter 6   The Community Based Creation Token

1.   The Community Based Creation Token

Following a successful 8-month open-beta test of the iLINK APP in Singapore, iLINK is now introducing a unique utility token that will allow all community users to enjoy the geosocial hyperlocal ecosystem. The Community Based Creation Token (CBC) is an ERC20/NEP5 standard token released on the Ethereum/NEO public blockchain and will act as the only accepted medium of exchange within the iLINK ecosystem. Further, we will leverage on the dual blockchain technology to increase overall liquidity and transparency in the ecosystem.

CBC will also serve to measure users' impact and incentivise participation in their community's value co-creation. Users can accumulate CBC to unlock additional account privileges such as access to communication channels that provide unique experiences with donors, sponsors, brands, merchants, and manufacturers.

Compared to the majority of initial coin or token offerings in recent history, iLINK has two distinct advantages that we can capitalise on to accelerate the adoption of the CBC upon its release.

1. A ready product; iLINK mobile app is already available on the Apple App Store and Google Play.
2. An active user base, as a result of iLINK's 8-month open-beta test in Singapore.

We've taken a user-centred, ground-up approach in our product development to connect users with their local communities, specifically local people, organisations, and businesses. The release of CBC on the Ethereum/NEO blockchain will put us on the path to become a closed-loop, self-sustaining, and self-regulating ecosystem.

2.   What you can do with CBC

CBC will facilitate user participation and engagement at every level of the iLINK ecosystem by providing users with a unique means to recognise & reward their peers for their contributions, thereby acting as a form of social recognition and financial reward. By using CBC, each token holder becomes a participant in the value co-creation process. At the individual level, CBC gives utility to users through its function as iLINK's medium of exchange for P2P transactions conducted in the Market Place, Meal Share, Ride Share, and Local Events features, as well as for payments to local businesses and e-commerce vendors on iLINK.

We anticipate that opportunities for user participation will continue to grow as the public buy-in, our user base increases, and as technology continues to develop such

that a trustless network that balances transparency and privacy can be fully realised. For now, the benefits of acquiring CBC include:

- Discounts – Exclusive discounts for CBC holders.
- In-App Purchases – CBC can be used to purchase merchandise, services, and experiences through iLINK's BUZZ, E-mall and Curated List
- Advertising & Promotion – CBC can be used as payments for sponsored advertisements, events, content for advertising and promotions.
- Micro-donations – CBC can be used to reward content creators.

3. ***How to Earn CBC Tokens***
In addition to purchasing through iLINK's CBC TGE, users will be able to earn CBC through a variety of reward-based incentive programs designed to enhance user participation and engagement with the platform.
- Inviting new users to sign up on the iLINK platform
- Inviting users to join different communities on the iLINK platform
- Participating in sponsored survey and quiz materials
- Participating in the ad sharing program by viewing or clicking ad banners
- Recommending E-mall merchandise for their respective community's Curated List
- Participating in iLINK's affiliation program
- P2P donations for UGC

4. ***Public Token Generation Event (TGE)***
iLINK is complying with all regulatory requirements for its business. Ownership of CBC carry no rights, express or implied, other than the right to use CBC to access certain features or services that appear the platform, the availability of such features and services are subject to the sole discretion of iLINK. In particular, you understand and accept that CBC do not represent or confer any ownership right or stake, share or security or equivalent rights, or any right to received future revenue shares, intellectual property rights or any other form of participation in or relating to the Platform, and/or Company and its corporate affiliates, other than rights relating to the receipt of Services and use of the Platform. CBC is not intended to be a digital currency, security, commodity or any other kind of financial instrument.

The total supply of CBC is fixed at 2,000,000,000 tokens. Among which, 1,000,000,000 CBC or 50% of total supply will be on the NEP5 NEO blockchain, and 1,000,000,000 CBC or 50% of total supply will be on the ERC20 Ethereum blockchain.

iLINK will conduct a public CBC Token Generation Event (TGE) that will offer 1,120,000,000 CBC for sale to the public. The proceeds from the TGE will be used for marketing, development, legal and compliance licenses, and a portion will be held in reserve to ensure liquidity between the CBC-NEO and CBC-ETH tokens.

The CBC TGE and the corresponding process of token generation will be handled by smart contracts based on the Ethereum/NEO blockchain. The funds must be sent after the beginning of the TGE schedule as follows. During the TGE, CBC will be available for purchase for a fixed price listed below.

Topic	Description
Token Price	● Fixed at USD 0.05 per CBC
Payment	● ETH, NEO (Actual ETH/USD, and NEO/USD rate TBD)
Duration	● TGE will close early if target amount is reached
CBC Token	● CBC is a utility token in the iLINK Ecosystem
The Issuer	● C3 ILINK Pte Ltd registered in Singapore.
Rights	● No voting or membership rights
	● No sharing of revenue, dividends, equity, etc.
Refunds	● None

Private Sale
Private Presale Round
Apr 15, 2018 – Apr 28, 2018 (2 weeks)

Bonus Tiers	MIN Investment		
	$25,000	$75,000	$100,000 and above
Tier 1 (50%)	1st $25,000	1st $25,000	1st $25,000
Tier 2 (75%)		Next $50,000	Next $50,000
Tier 3 (100%)			Next $25,000 or more

| Tier 1	
Token price (USD)	$0.05
Bonus token	50%
Bonus lock-up	12 months
MIN investment (USD)	$25,000
Tier 2	
Token price (USD)	$0.05
Bonus token	75%
Bonus lock-up	12 months
MIN investment (USD)	$75,000
Tier 3	
Token price (USD)	$0.05
Bonus token	100%
Bonus lock-up	12 months
MIN investment (USD)	$100,000
Round cap (CBC)	**60,000,000 (including bonus)**

Public Sale

Public Sale Round
Estimate start date for sale: Q4 2018. TBC.
All bonus will only be issued upon the completion of the Public sale round.

Tier 1	
Token price (USD)	$0.05
Bonus token	15%
Bonus lock-up	NONE
MAX investment (USD)	$50,000 (TBD)
Tier 2	
Token price (USD)	$0.05
Bonus token	10%
Bonus lock-up	NONE
MAX investment (USD)	$50,000 (TBD)
Tier 3	
Token price (USD)	$0.05
Bonus token	5%
Bonus lock-up	NONE
MAX investment (USD)	$50,000 (TBD)
Tier 4	
Token price (USD)	$0.05
Bonus token	NONE
Bonus lock-up	NONE
MAX investment (USD)	$50,000 (TBD)
Round cap (CBC)	**1,120,000,000 (including bonus)**

5. CBC Token Allocation:
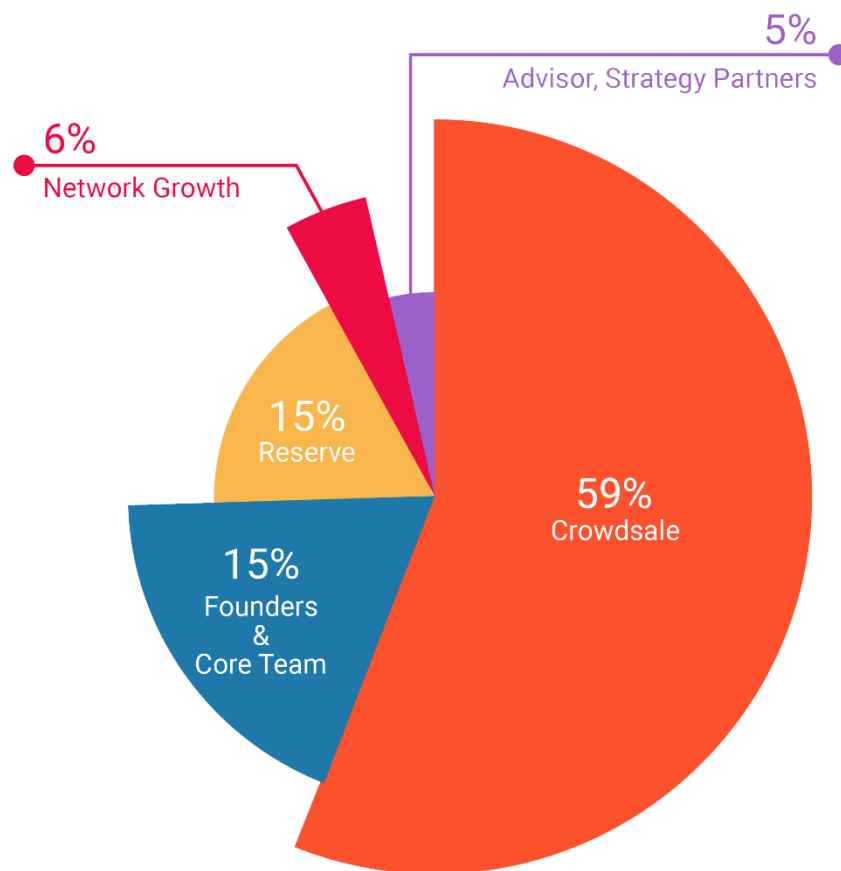
- 59% Token Sale (1,180,000,000 CBC)

1,180,000,000 CBC to be allocated for to Private Presale, Public Presale and Public Sale period.

- 15% Founders and core team (300,000,000 CBC)

300,000,000 CBC to be allocated to current iLINK team and future key team members, to support continuous functioning and development of the iLINK ecosystem.

Among which, 75,000,000 CBC will be issued upon completion of the CBC TGE. The remaining 225,000,000 CBC will become available at 75,000,000 CBC/year, starting from the 13th month after token sale completion – this is the founding team reward vesting program.

- 15% Liquidity Reserve (300,000,000 CBC)

300,000,000 CBC will be held in reserve to ensure liquidity between CBC in NEO and ETH Blockchain

- 6% Network growth (120,000,000 CBC)

80,000,000 CBC to the advertiser growth promotion fund
40,000,000 CBC to the user growth promotion fund

- 5%   Advisor and strategic partnership (100,000,000 CBC tokens)

70,000,000 CBC to be distributed between project advisors and partnerships with a 12-month lock-up period, and the remaining 30,000,000 CBC will be given to the public members of the community who have contributed the development and growth of iLINK.

6.   *Allocation of TGE Funds*

Funds raised from the CBC TGE will be allocated towards development, marketing, legal, business development, and reserves as illustrated below. The majority of funds will be allocated to marketing, as this is where the main focus will be to drive growth and uptake of the platform.
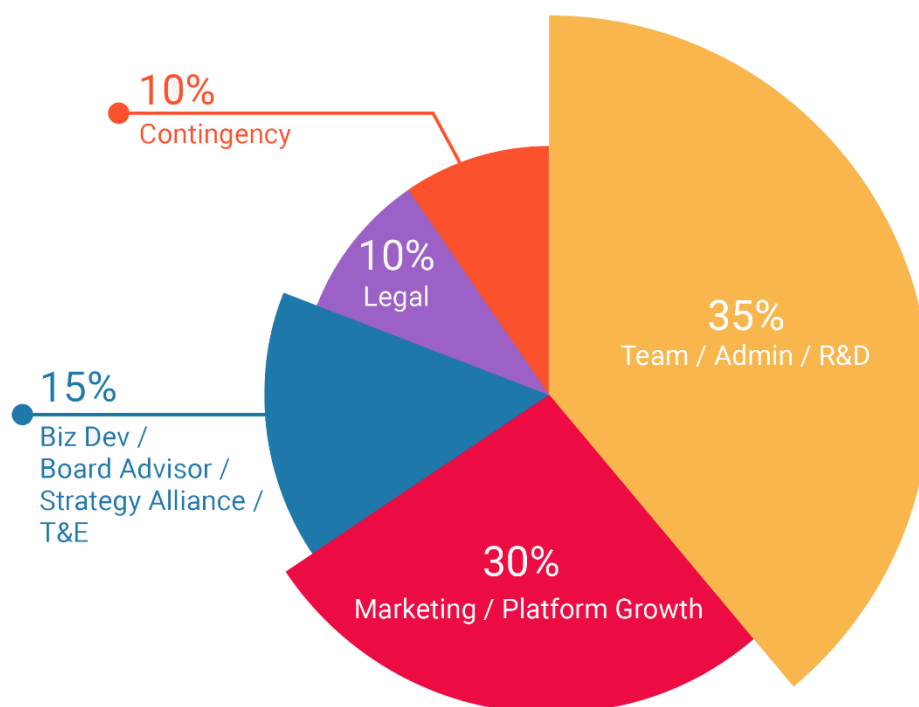
- Team / Admin / R&D (35%) – Expenses cover team overhead, new hiring, accounting, tax, recruiting, consulting, IT, operational infrastructure expansion costs. New technology deployments, R&D on AI ageratum
- Biz Development / Board Advisor / Strategy Alliance / T&E (15%)

- Marketing Expenses (30%) – Expenses include new markets launch, new users & advertiser, merchants acquisition, and global marketing.
- Legal Expenses (10%) – Legal counsel for corporate matters, Token/cryptocurrency matters, and compliance licenses in the new markets.
- Contingency (10%) – Reserves held as contingency for unplanned expenses.

Smart Contract

Our contract follows the ERC20 standard Ethereum token code, and NEP5 standard NEO token code, so that CBC tokens can be stored in any compatible ERC20/NEP5 wallet

Disclaimers

CBC tokens are not securities

User acknowledges, understands, and agrees that CBC tokens are not securities and are not registered with any government entity as a security, and shall not be considered as such. User acknowledges, understands, and agrees that ownership of CBC tokens does not grant the User the right to receive profit, or other payment or returns arising from the acquisition, management or disposal of, the exercise of, the redemption of, or the expiry of, any right, interest, title or benefit in the ILINK or any other ILINK property, whole or in part.

Absence of guarantees of income or profit

There is no guarantee that the CBC token will grow in value. There are no guarantees that the price of CBC tokens will not decrease due to some unforeseen events, or events over which the developers have no control, or because of force majeure circumstances.

Risks associated with Ethereum and NEO

CBC tokens are ERC20/NEP5 utility tokens that will be issued on the Ethereum/NEO blockchain. Therefore, any failure or malfunctioning of the Ethereum/NEO protocol may lead to the trading network of CBC not working as expected.

Regulatory uncertainty

Blockchain technologies are subject to supervision and control by various regulatory bodies around the world. The CBC token may fall under one or more requests or actions on their part, including but not limited to restrictions imposed on the use or possession of digital tokens such as the CBC token which may slow or limit the functionality.

Risk of lost funds

Funds collected during the CBC TGE are in no way insured by any party. If they are lost or lose their value, there is no private or public insurance representative that buyers can reach out to.

Risks of utilising new technology

CBC tokens are a new and relatively untested technology. In addition to the risks mentioned in this document, there are additional risks that the iLINK team cannot foresee.

These risks may manifest themselves in another form than those specified herein.

Company Information
iLINK is a company registered under C3 ILINK PTE LTD in Singapore.

Contact & Support
If you have any questions about iLINK, CBC, our team, our technology, or anything in between, feel free to reach out.

Website APP. https://ilink.asia
Website CBC Token: https://cbc.ilink.network
Email: support@ilink.network

Appendix

Appendix A
A special thanks to the following organisations, industry peers for their feedback and continued support of the iLINK ecosystem:

Charity Organisations
On top of generating revenue for the users, we aim to contribute back to society and support various charity organisations. These organisations are also on the iLINK platform so users can conveniently check on available volunteering events and give back to society.

- **Project Care** is founded by a group of like-minded individuals who come together to brainstorm and initiate ground-up initiatives for the benefit of vulnerable elders in the community. Project Care wants to promote active Aging-in-Place by fostering the elders' resilience in physical independence & meaningful social connections. In this way, the elders can continue to have autonomy in the community with dignity and respect.

- **Babes Pregnancy Crisis Support** Ltd offers support to pregnant teenagers by proactively providing information and community resources that facilitate responsible decision making. Babes believes that support from her family, friends and wider community is essential for a pregnant teenager to make her decision responsibly and for her to experience a sense of normalcy in this difficult period.

- **Beyond** serves disadvantaged young people and their families to move them beyond their problems. They want to develop young people who respect the law, value education and seek to become responsible persons.

  Beyond works to build inclusive communities where young people, local

neighbourhoods, and wider society, can come together to share their gifts and cooperate on resolving their issues. Beyond values inter-organisational collaboration & will steadily expand by building networks of individuals and organisations that contribute towards our vision. They believe that their target group always benefits when more members of the community take an active interest in their well-being.

Appendix B

Populations for China, India, and SEA
Source: CIA Factbook (July 2017 est.)

Age Demographics, % of total population, for China, India, and SEA as % of total population
Source: CIA Factbook (2017 est.)

2018 GDP Growth Rate, % per year, for China, India, and SEA
Source: ASIA Development Bank (Sep 2017), Asian Development Outlook (ADO) Update

2017 Smart Phone Usage, % of the adult population for China, India, and SEA
Source: Google's Consumer Barometer