

SmartUp

Global Blockchain Incubation Platform

Start Up Extraordinary !

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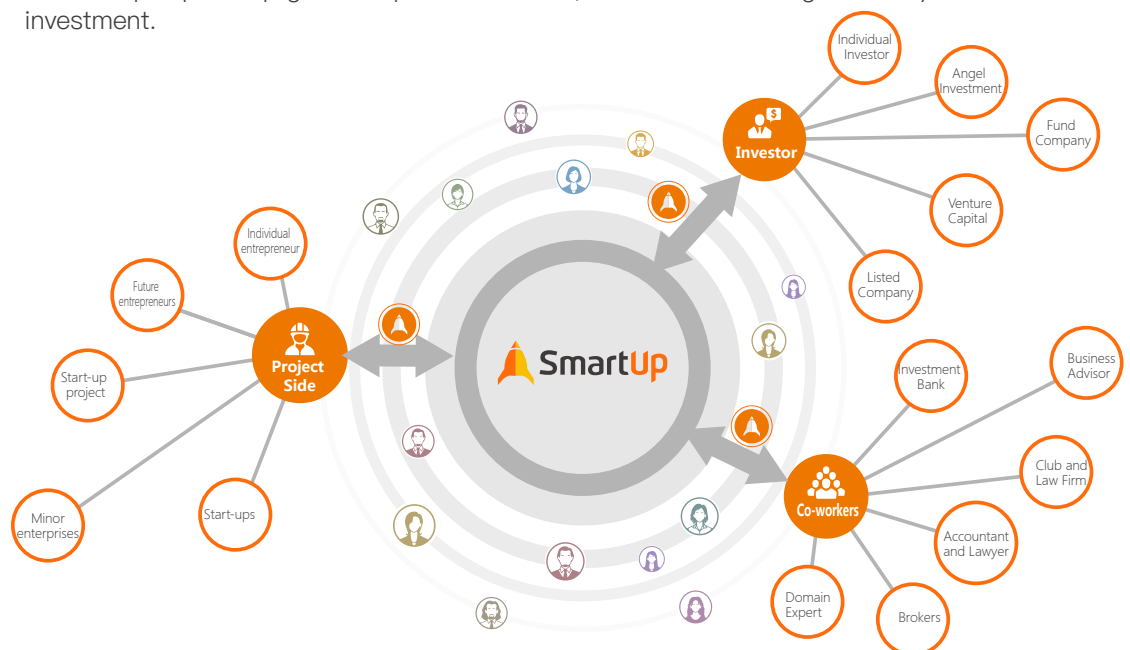
I

WHO WE ARE ?

SmartUp is positioned as a smart global blockchain incubation platform, which aims to integrate global incubation markets with blockchain technology. The platform brings together start-up programs, investors and Co-workers, and incorporates incubation into the design of a global “digitalized credit society.” At the same time, it gives full play of incubation markets’ role in promoting economic development, and makes the platform benefit start-up entrepreneurs, investors and Co-workers, and contribute to the building of a sustainable win-win ecological system.

SmartUp helps connect enterprises and individuals with global resource incubation platform. It connects diversified types of projects, companies, individuals and services, as a result of an irrefutable, transparent and tamper-free feature. The platform also fosters high-quality projects, and provides a comprehensive service through SmartUp Token , which would help create a complete credit system based on intro-platform transaction records, users’ feedback, as well as market appraisal.

The smart contracts of SmartUp bring closer of start-up projects, investors, and Co-workers. It helps speed up global capital circulation, while ensures a high security and low risk of investment.



Stakeholder's roles

- 1) **Members** Members from different parts of the world and from different backgrounds participate in the project incubation process with professional knowledge.
- 2) **Co-workers** Through the establishment of SmartUp’s underlying platform to help service providers connect with project parties and earn SmartUp Token tokens by providing special services.
- 3) **Projects** According to the needs of the project party, a large amount of investment or small amount of investment can be found through the platform, and the most appropriate service provider can also be hatched through the platform.
- 4) **Investors** Through the platform to find quality projects, reduce investment time and

As judged from the current commercial landscape, all of the project sides, investors and Co-workers have exhibited much enthusiasm. A rising number of start-up projects, investors, and Co-workers have expressed the willingness to take part in SmartUp program, as well as a hope to get the SmartUp program listed.

II

MARKET CHALLENGES

It has always been a challenge for start-up companies to succeed, as 99% of them need to cope with two major challenges, namely, capital and resource. Based on statistics, 70% of them would go bankrupt within two years after its establishment. CB insight, a data analysis company, released its latest report in March, 2018, and outlined ten major factors contributing to the failure.



Among them, 42 % failed due to a shortage of market needs; 29% as a result of inadequate funding, and 23% failed because of the incompetence of its team members. Other factors include legal awareness, failed operation, and backward marketing pattern. But all of these factors can be summed up as a failure to obtain fund and resources.

Of the ten factors mentioned above, the shortage of fund and resource is the root cause of the failure of start-up company.

III

SmartUp MISSION

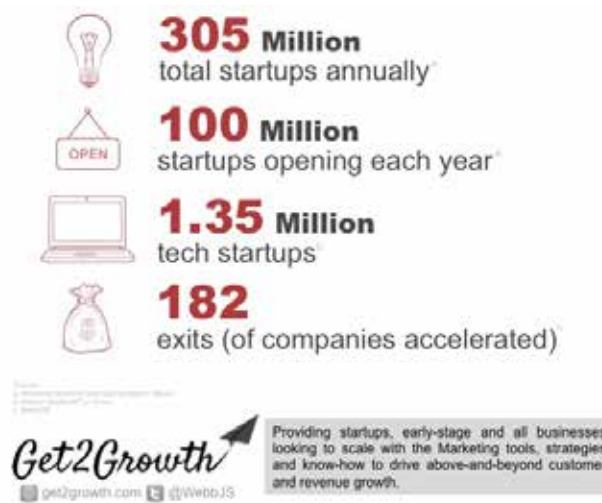
Based on all the issues mentioned above, SmartUp absorbs global wisdom and contribute to Smart Idea, and provides global funding and resources to start-up projects in an all-round way. Against a backdrop of a changing blockchain reform, the mission of SmartUp is to transform the innovative commerce pattern of global capital markets and companies' blockchain technology as a result of reforming blockchain technological innovation and capital into a global blockchain capital ecology, which allows more and more companies to benefit from blockchain technology and contributes to the booming of listed companies. These, in return, would generate big data, improve existing global economic system, change the world pattern, and achieve a sensible relocation of social resources.

IV

SCALE OF GLOBAL BLOCKCHAIN INCUBATION PLATFORM

SCALE OF GLOBAL INCUBATION MARKETS

Based on the data provide by Get2Growth, there are 305 million start-up companies across the world. In 2017 alone, nearly 100 million were created, 1.35 million of which focus on technology while 182 companies became listed. The start-up markets are enormous and witness a rapid growth.



If each of those start-up company spends an annul service fee of 30,000 US dollars, a global company incubation market valuing at 9 trillion dollars will be created. As new technology and development pattern improve, the number will continue to climb up and has a huge potential to tap in the future.

Global Start-up and Investment Markets Develop Rapidly

On the other side, in a global venture capital report issued by KPMG in 2017, the total value of venture capital hit 155 billion US dollars, an increase of 15% (21 billion dollars) compared with that of 2016, which witnesses the highest record of growth in recent 10 years. The same momentum has also been recorded in Asia, America, as well as Europe.



The last quarter of 2017 saw a new high in terms of total investment, hitting nearly 46 billion US dollars. At the same time, the number of fundraising projects saw a slight reduction, which reflects that investors have shifted from a quantity-based approach to a quality-based one. This, in turn, reflects a strong demand of venture capital market on high-quality projects.

KPMG predicts that in 2018, venture capital market will maintain a robust development momentum, especially in terms of artificial intelligence, biotechnology, agriculture technology and automation technology among others. And the emergence of Smart Up caters to the rising demand of global investors.

Overseas venture capital market scale

Meanwhile, KPMG's global venture capital data shows, in 2017, a total of 5,365 deals had been struck in the American continent, valuing at 74.5 billion US dollars; 2,483 deals were reached in Europe, hitting 17.6 billion dollars. In Asia, the number of deals hit 2,847, totaling at 70.8 billion dollars. All in all, global venture capital market had been active during the past year, resulting in a large number of venture capital trading in Asia, America and Europe.

2017 Global regional comparison



In specific terms, the global startup ecosystem ranking in 2017 shows that the Silicon Valley, New York, and London took the lead, while Beijing ranks the fourth on the tally.

2017 Global Startup Ecosystem Ranking



Based on all the data provided, it's not difficult to arrive at the conclusion that the global venture capital market has a huge potential to tap into, with capital, talents and other resources scattered across markets in different regions.

Whether it's enterprise start-up or incubation, the current market potential has been a huge one. Smart Up, through blockchain technology and SmartUp Token, connects global incubation markets, and brings together start-up projects, investors as well as Co-workers. It helps provide enormous opportunities to global incubation markets.

Core Services

SmartUp provides one stop incubation services, including startup supports, business consulting, lead investing and fundraising, as well as the business networking.



- 01 ◇ Streamline Business Model ◇ Roadshow Tutoring ◇ Enterprise Innovation
- 02 ◇ Market and Public Relations ◇ Law and Finance ◇ Data ◇ Technology
◇ Shared Office
- 03 ◇ VC Matching ◇ Project Lead Investment ◇ Investment Exit
◇ IPO/ICO Tutoring ◇ Capital Market
- 04 ◇ Entrepreneur Social Interactions ◇ Fellowship Activities ◇ Business Development

SmartUp Superiority

SmartUp service is supported by three advantages as follows:



01/
SMART CREDIT



02/
Global Resources
Matching



03/
Lead investment
& Fundraising

01

SMART CREDIT

SmartUp, based on real transaction records, user feedback, as well as third-party professional rating, creates for its project sides, investors as well as co-workers a complete range of smart rating credit investigation system. It assists investors and their co-workers around the world in analyzing tens of thousands of projects and presents them with valuable reference.

At the same time, SmartUp also provide a multi-dimensional evaluation over platform's users based on results by international third-party institutions, platform users as well as SmartUp blockchain big data, in a bid to meet users' requirements. Criteria include but not limited to the following:

Project side:

- ◇ Project Potential
- ◇ Expected Return
- ◇ Reliability
- ◇ Cost and Risk

Investment:

- ◇ Investment Experience
- ◇ Capital Scale
- ◇ Management Structure

Co-workers:

- ◇ Company History
- ◇ Clients Feedback
- ◇ Team Professionalism
- ◇ Service Scope

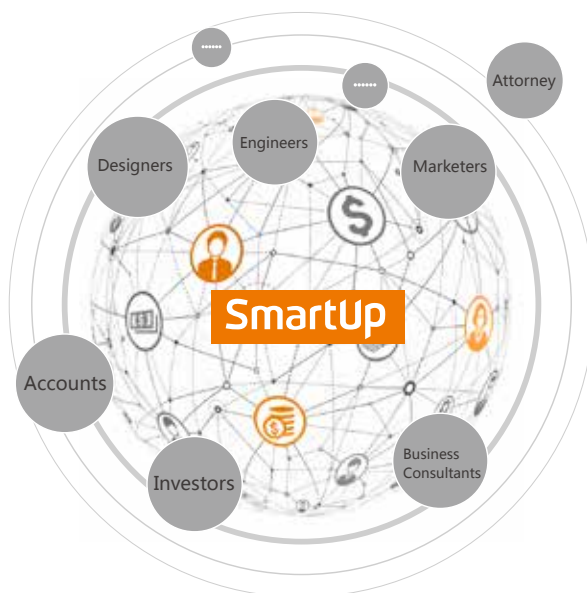


FOR REFERENCE ONLY.

02

Global Resources Matching

SmartUp gathers professionals and institutions who are dedicated to entrepreneurship, including lawyers, engineers, designers as well as marketers. Currently, Co-workers on the platform are comprised of individuals. As the system grows, it will involve the participation of large institutions and groups, which will take up a bigger share within the system.



Start-up companies can employ professionals both in China and abroad via SmartUp Token , to enjoy a complete range of services, including streamlining business model, composing white paper and business plan, project media marketing, lead investment and global funding, exchange service and marketing, market value management, merger and acquisition of listed companies, among others, to enjoy the benefits of development.

The global resource pairing is achieved by linking investors and Co-workers via SmartUp Token . It contributes to the formation of a sustainable ecosystem highlighting a border-free, highly efficient, and benefits-sharing cooperation, which helps establish a sustainable ecosystem with a stable relationship between start-up projects, investors and Co-workers

03

Lead investment & Fundraising

SmartUp is aimed at building a global, highly efficient and low cost investment platform that will benefit lead investment and the growth of start-up companies.

Its investors mainly consist of listed companies, venture capital, fund capitals, angel investment, and individual investment. Investors can choose to invest by SmartUp Token as well as real world currencies. But if they choose to invest with tokens, they will enjoy benefits as follows:

- ◇ SmartUp Token , as globally circulated token, can solve issues related with capital and foreign exchanges, which allows its users to invest freely across the world;
- ◇ Compared to traditional funding, SmartUp Token investment can save up to three-quarters of costs;
- ◇ SmartUp Token investment is more convenient and efficient;
- ◇ It splits each project into smaller ones, which helps lower investment threshold, and



Core Values



Inclusive

Share benefits of project incubation



Trust

Blockchain technology helps solve trust-related problems of investors



Global

An incubation platform serving global users

Participants Benefit

1) Members

Investment: Zero Threshold Money Platform

Communication: Gain investment opportunities through games, and meet the elite talents in the platform

Conversion: From membership to investor, service or project

2) Co-workers

Zero cost: Platform to provide promotional services, zero cost extension

All-round: Diversified customer bases in the platform and opportunities for customers in different fields

Global: Providing services across geographies with a wider range of services

3) Projects

Comprehensiveness: Get a full range of professional services

Big investment: Get a large investment, input fresh blood for the project, go further

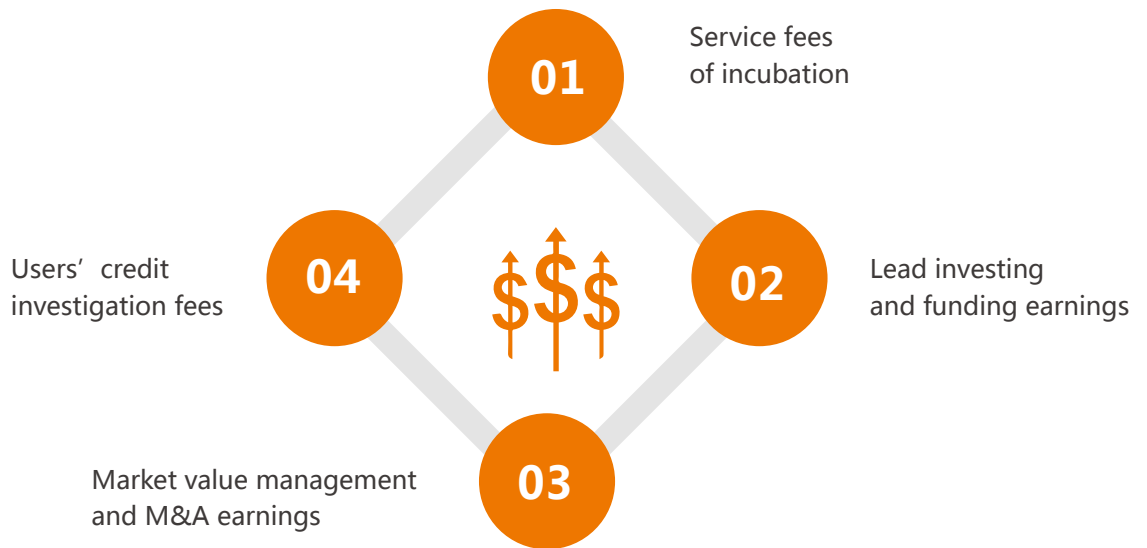
Small-scale investment: Small-scale investment makes project fund turnover more flexible

4) Investors

Stability: A stable and diversified project source

Open: rigorously audited, quality and professional project pool

Big Data: Combining big data in the platform, providing a popular index of the project as a reference



The platform gets its due income by collecting fees from incubation, lead investing and funding, market value management and M&A earnings, and users' credit investigation.

◇ Service fees of incubation

Start-up companies get services by working under SmartUp platform, but its Co-workers should pay the SmartUp platform;

◇ Lead investing and funding earnings

When the project sides succeed in receiving fund, SmartUp will get funding service fees from the project sides; meanwhile, SmartUp will get value-added investment earnings through lead investment projects.

◇ Market value management and M&A earnings

SmartUp collects service fees by providing market value management and acquisition.

◇ Users' credit investigation fees

Each time, when making an inquiry, a certain amount of SmartUp Token should be paid.

Note: All above transactions are paid with SmartUp Token .

VII

TECHNOLOGY SUMMARY

Validity

All transactions are recorded on the blockchains, and can not be modified by anyone, like what happened in the real world. The smart contract includes hash values that record each procedure. One can not change anything on the blockchain except deleting all hash values in the system. And the Ethereum blockchain system involves an encrypted hash value calculation, the KECCAK-256 function.

Decentralization

The SmartUp ecosystem chains are scattered across the whole computer network as computing nodes. And there exists no single node that is capable of controlling all the data that are protected by consensus algorithm. It's Proof of Work in Ethereum, and Proof of Stake in Ethereum Casper.

High Efficiency

Within SmartUp, data stored in smart contracts can be search at any node via remote procedure call protocol JSON-RPC, and do not need to go through complicated applying process and data integration.

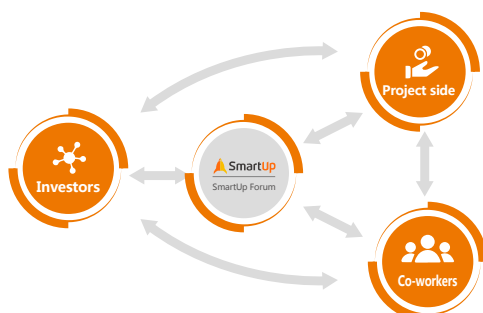
Privacy and confidentiality

zk-SNARK, which works on what is known as zero-knowledge proofs, can help protect investors' privacy. And investors in the smart contracts system can receive trusty investment, but at the same time, protect the real identity of the previous investors.

VIII

TOKEN ECONOMY

SmartUp uses its smart contract, distributed ledger and digital encryption technologies to link start-up projects with global investors and partnership, in a bid to work out a token economic model featuring a sustainable development.







- 1 The project side needs to pay for service fees with SmartUp Token ;
- 2 SmartUp and investors can use SmartUp Token to lead investment and raise project fund.
- 3 User uses SmartUp Token to pay for an inquiry into the project side's and Co-workers' credit investiga-

IX

ACQUIRE TOKEN AND TOKEN USAGE

Token Usage





 Get professional service	 Project investment	 Global payment	 Credit investigation	VIP Token collection and VIP privilege
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Get professional service

Smart Up Eco Concentrates Global Quality Services to Provide Eight Content Services to Project Parties.

- 1) Business model combing and white paper optimization;
- 2) Worldwide media marketing and promotion;
- 3) Global talent training;
- 4) Project planning, promotion and roadshow of project activities worldwide;
- 5) Global community operations;
- 6) Worldwide technical service provision;
- 7) Global talent recruitment;
- 8) Global legal and financial services available.

Acquire Token

 Providing professional services	 Recommend projects, professional institutions and investors	 User Rating	 Providing other value-added services
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SmartUp Token has different usage and acquiring method for the project sides, investors, and Co-workers. It can generate extra value if being collected.

Project side	Investment side	Co-workers
<p>Payment Tokens used as a payment tool on the platform</p> <p>Acquisition Tokens acquired by investing on the platform</p> <p>Collection Get more VIP privileges on SmartUp platform</p>	<p>Acquisition Recommend projects, professional institutions and investors, etc</p> <p>Collection Get project investment discounts, and the priority to invest</p>	<p>Acquisition Provide service to project side, user rating, recommendations, etc</p> <p>Collection Get more VIP privileges on SmartUp platform</p>

X

PROJECT ROADMAP

January, 2018: Investigation and survey started for the SmartUp project

June, 2018: SmartUp Token issued

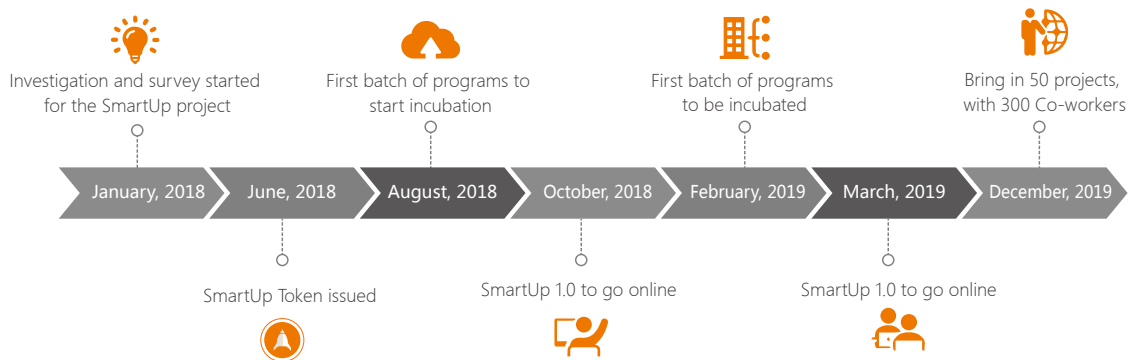
August, 2018: First batch of programs to start incubation

October, 2018: SmartUp 1.0 to go online

February, 2019: First batch of programs to be incubated

March, 2019: SmartUp 1.0 to go online

December, 2019: Bring in 50 projects, with 300 Co-workers



In the future, SmartUp is committed to becoming the world's largest blockchain incubation-platform, and providing more and expanded services to global incubation sector.

Cooperating Institutions

SmartUp has forged cooperative ties with a range of political and business institutions across the globe, including chambers of commerce, universities, scientific and technological centers, industrial parks as well as start-up bases, to spread its values and contribute to global innovation. Co-workers usually introduce project sides using SmartUp Token to investors and Co-workers who can choose to join in SmartUp if they would like to have a try.

Institutions with intentions to cooperate include:

Universities:



Chambers of Commerce:



Startup Hub:



Scientific and Technological Zones:



Entrepreneurship Communities:



Third-party rating institutions

To enhance credibility, third-party rating institutions are involved to evaluate projects on Smart Up projects. In the future, more and more third-party rating institutions will join in the program.

XI

TOKEN ISSUING RULES

SmartUp Token issues its first batch of tokens with a maximum 30% of the total amount of tokens. Please refer to the following chapters for more detailed information. The total supply of SmartUp Token will be set as 5 billion, and will not be issued again in the future, no public sale.

50M

Total number of tokens

By Phases

Turnover

May—SEP
2018

Date of Issuing

A Fundraising

01

SmartUp Token Sale Issue Amount

Maximum Limit: 28.5 million USD

02

SmartUp Token Total Usage Analysis**Issued tokens will be distributed as follows:**

- 30% for early investors (including 10% for cornerstone investors and 20% for private equity investors);
- 17% set up an incubation fund to allocate funds or digital assets to support excellent incubation projects and blockchain technology development;
- 10% is owned by Foundation employees (mainly management team and development team);
- 30% reserve tokens for the Foundation (20% Foundation development, 10% ecosystem deployment)
- 8% Early contributors
- 5% consultants and services fee

03

Period of Locked Issued Tokens

- The cornerstone round will start to release 20% after half year, then unlock 20% every 2 months and release in 14 months;
- Private equity fund will release 20% before the listing of exchange, then unlocked 10% per month and released in 8 months;
- Foundation employees allow to release up to 20% after the three months of launch, and then the remaining 3 years are released;
- The locking period of early investors is six months

B Capital Allocation

Capital Allocation

1. Technological improvement (25% – 45%)
2. Business expansion – marketing, sale and consultancy (20% – 45%)
3. Legal matters (10% – 25%)
4. Emergency purpose (5% – 10%)
5. Incubation project fund (17%)

Technological Development Spending Includes but not Limited to:

- SmartUp public sale front end Web application software;
- SmartUp multi–signature wallets can be managed by users, but not by SmartUp company
- SmartUp Value API used for issuing tokens and rewards payment
- SmartUp Value API used for token deposits, transfer and withdrawal
- Core team Ethereum (ETH) contract template
- SmartUp remuneration
- Cold and hot wallets separation mechanism

Business Expansion Spending Includes but not Limited to:

- Global Token foundation seminars on new service and products
- News releasing on SmartUp platform launching and upgrading
- Cooperate with third–party rating institutions, and increase credibility and transparency of projects
- Cooperate with venture capital to attract global investment
- Hold seminars with partners, and improve blockchain technology’ s influence over startup companies
- Devise work plans for venture capital companies (investors)
- Hold engineers’ seminars for people supporting global innovation and startups (developers, designers, legal and finance professionals)

Core team**Ric Wu** -- Founder

Mr. Ric Wu, a master of finance at the University of Hong Kong, won the OYSA Hong Kong Outstanding Youth Award in 2006, and Hong Kong Outstanding Business Talents Award in 2011. He is also the founder of global smart blockchain incubation platform and president of the starlight international capital group. Mr. Wu has a 15-year experience working in the financial sector, and has managed assets of over 1 billion USD. In October, 2017, the Hong Kong Wen Wei Po newspaper published a special interview with Wu Runhui to mark the 68th anniversary of the founding of the People's Republic of China.

Fay Lam -- Co-founder and CEO

Mr. Fay Lam holds a bachelor degree in accounting and finance at the University of Hong Kong. He worked as an auditor for KPMG in Hong Kong. Started the entrepreneurship in 2011, he is now the founder and chairman of two high-tech companies, and has developed in-depth understanding of network programming and blockchain financial application.

Ender Xu -- Co-founder

Mr. Xu Rongwang is currently a consultant to the Yunus Foundation and a strategic consultant to the Swiss Blockchain Foundation. In 2013, he began to study the blockchain in depth and has invested in BTC, ETH, EOS, social networking, culture, and games. In 2018, it initiated two FOF equity investment funds with a total value of RMB 10 billion, one of which was in the direction of the blockchain. At the same time, it initiated the Global Blockchain Investment Alliance and is the founder of GBIA & SuperchainVc.

Kris Lee -- Co-founder

Mr. Kris Lee, CEO of Wenzhou Red Chain Blockchain Investment Co Ltd & the Partner of Wenzhou Longwan Kechuang Equity Investment Fund. Kris has extensive experience in traditional incubation projects, digital currency, blockchain laboratory, and multiple Government funds and listed company M&A funds. Kris's team currently manages assets of more than RMB500 million. He has participated in number of early investment in blockchain projects. He has worked at BOC and has many years of experience in financial management.

Allen Zhang -- CTO

Allens has been appointed as the visiting Scholar of National University of Singapore and the Senior instructor of China's security agency. Allen has worked as a senior security researcher at 360 and Xiaomi. He has been repeatedly acknowledged by companies such as Google, Huawei, Samsung, and Xiaomi. Allen has extensive experience in blockchain and artificial intelligence. In 2017, Allen's team has developed blockchain based cross boarder wallets. Allen has delivered keynote speeches on payment and mobile device security at Black Hat, Hitb and international security conferences.

Louie Kang -- CSO

Before joining smart-up, Louie worked in CJes Entertainment as the head of business strategy division, KPMG Seoul Office as a Senior Strategy Consultant, Nemo Partners Strategy Consulting Group, CCG Investor Relations New York Office, BCG Seoul Office, PwC Seoul Office, and L&T Infotech Mumbai, India Office.

Louie earned his Bachelor's from the Chinese University of Hong Kong, and studied at Seoul National University during his sophomore year. As a native Korean, speak fluent English, Mandarin, and conversational Cantonese.

Anthony Cheung -- Finance Director

Mr. Anthony Cheung holds a bachelor degree in Economics at Simon Fraser University in Canada, and a master degree in Financial Management at University of Michigan, USA; He served as a licensed investment adviser of Hong Kong's Securities & Futures Commission, and worked as director of China Investment Association and a deputy director of the research and training centre; Cheung also worked in the Bank of Montreal, Canada, and America Securities, Inc. He has over 19 years of financial and fund management experience.

Tony Yip -- CMO

Mr. Tony Yip holds a bachelor degree in financial engineering and electronic commerce (honors), and a master degree of business administration at Chinese University of Hong Kong He has 8 years of experience in financial marketing, and provided services for many international financial institutions, including Prudential Financial, Bank of America Merrill Lynch, Credit Suisse, Standard Chartered Bank, HSBC, and JACK MORTON.

Christina Wang -- Business Development Director

Ms. Christina Wang, majoring in economic law, has been engaged in the financial industry since her graduation in 2002. She has 16 years of wealth management experience, mainly for the offshore preservation business and global asset allocation. She is familiar with laws, tax and insurance business in Chinese mainland, Hong Kong, Singapore and the US. At present, she mainly focuses on assisting clients in solving global tax planning, international trade anti-fraud and asset preservation and inheritance, and helps clients develop risk isolation plan.

Erica Chen -- Legal Adviser

Ms. Erica Chen, who holds a master's degree in law, served as assistant secretary-general at the Hong Kong International Arbitration Centre. Ms. Chen is an elite member of the industry, taking serving the community as a personal mission.

Consulting team

Yuriy KRVAVYCH, MSc, PhD -- Consultant

Yuriy has seventeen years of experience working in general insurance industry and has delivered a number of strategic risk and capital projects. His current duties at PwC involve providing consulting services to the Lloyd's market and London company market in enterprise risk management including Risk and Capital Modelling, Model Validation, Advanced Risk Analytics and Reporting, Capital Model Use and Solvency II. He has also been involved in derivative pricing model validation and CCAR test submission as well as Balance Sheet Optimisation assignments for top tier investment banking clients.

He holds PhD in Mathematics from Kiev University and PhD in Actuarial Science from the University of New South Wales (Sydney). Author of several scientific publications, Yuriy is a frequent speaker at actuarial and mathematical conferences. He is also active in international actuarial research and is currently serving on the ASTIN Committee of the International Actuarial Association.

*The views and opinions expressed in this article are those of the author and do not reflect the official policy or position of PwC.

Ricky Ng -- IHT Founder

Mr. Ricky Ng, Co-founder and director at McfeeCC, one of the largest funds in 2017, co-founder of iClick Interactive (NASDAQ: ICLK), one of the largest digital advertising platforms in Greater China Region, and partner of Baidu's and Tencent's China and overseas businesses. He worked as senior business director at Business Department of Yahoo China. Mr. Ricky Ng has more than 10 years of network marketing and entrepreneurial experience. He holds a bachelor degree in computer and financial engineering.

Peter Xu -- Founder and CEO of Mine Capital

Mr. Peter Xu, Co-founder of Shine Chain, senior investors, partners of Rongxin Internet Financial Group, Yichen International, and Qingying Workshop. He worked as managing deputy director of Zhongkong Zhilian (430122) among other outstanding executive positions. Mr. Xu has a deep research on blockchain technology, and has been mainly engaged in blockchain investment, venture capital investment, equity investment, NGOs and other businesses.

Henry Yu -- L&Y Law Office , Founding Partner

Mr. Henry Yu, a founding partner of Hong Kong law firm – L&Y Law Office, holds a bachelor's degree in law in England of the UK. He has acquired lawyer's qualifications in England, Wales and Hong Kong. Mr. Yu is also qualified at Chartered Institute of Management Accountants.

Chen Teng -- Managing Director of Zhongzhi Investment

Mr. Chen Teng works at China's largest capital system – Zhongzhi Investment Development (Beijing) Co., Ltd. as chief investment officer at M&A sector. He has rich field experience and a resource of over 30 listed companies in China.

Jessica Qu -- Executive Director of Starlight Int'l Capital Group

Ms. Qu Tingting, a master of economics from Jilin University, worked at several listed companies in Hong Kong. She has more than 10 years of working experience in the whole value chain integration of industrial entity management, capital market investment and business model design integration. Ms. Qu is proficient in supply chain management, merger and acquisition restructuring and capital operation. In 2014, she helped 5 listed companies to complete merger and acquisition, and have rich resources of industry and listed companies.

Leslie Chow -- ALE&CO. Partner

Mr. Leslie Chow graduated from the University of California, Santa Barbara, with a bachelor's degree in business economics, and a certified public accountant in the US. Mr. Chow worked as a senior auditor at Deloitte, USA, and a partner of Albeck Financial Services. He has 12 years of experience in finance and listing.

Winston Law -- Financial advisor at world's top 500

Mr. Winston Law graduated from the Chinese University of Hong Kong with a degree in social sciences. He has more than 10 years of working experience in the world's top 500 financial companies, and has rich experience in marketing and management.

Che Yongjin -- President of Top Rank Capital

Mr. Che Yongjin, a bachelor in management, is the managing director of Shenzhen North Top Rank Investment Co., Ltd. He is a senior angel investor, mentors, corporate counsel, Grameen Bank China senior adviser. He served as regional finance director of China National Petroleum Corporation Heilongjiang branch, and served as deputy general manager of Suzuki Technology (Shenzhen) co., Ltd.

Hirao Yasutaka -- Japan Consultant

Hirao Yasutaka graduated from the Humanities Department of Hiroshima Shudo University. After graduating in the real estate industry for more than 20 years. In 2011, a virtual currency research center was established in Japan. Served as an adviser to Blockchain Japan Co., Ltd. Operating a number of companies. As a singer, she has released several personal music albums.

Andrey Guni -- Switzerland Consultant

Andrey is the member of Swiss blockchain Foundation. Andrey is a successful finance and investment professional with more than 20 years' experience in the retail, telecoms and fintech sectors. In 2011–2016 he worked as Chief Financial Officer at Svyaznoy, Russia's largest mobile phone retailer. Before that he spent 6 years as CFO of Rolf, the largest car retailer and distributor in Russia and CIS. Andrey started his career in 1996 at PricewaterhouseCoopers. He has a degree in the economics and finance and MBA.

- Compliance** SmartUp Token, in reference to Wright coin and other well-known encrypted digital currency, will set up a non-profit foundation – Public Company Limited by Guarantee in Singapore after private placement. Major task of this foundation is to manage token ecosystem and support its developing team in open, fair and transparent ways. The team will choose the best management style and registration place based on legal advice.
- Token Risk** SmartUp is not an investment platform, but will focus on providing qualified products to its users within the platform.
- Project Risk** Like many other projects, the development and implementation of Smart Up will also be delayed or even fail. Despite development expertise and business management experience, this will never guarantee a success of everything. However, the team will strive to achieve its original goals, and will disclose the challenges it comes across in a transparent way.
- Digital Currency Risk** Compared with other assets (such as stocks, bonds, and even real estate alternatives), the volatility of digital currencies is dramatic. Do not buy SmartUp Token with an amount beyond what you can afford. It's better to diversify your portfolio and make digital money take up a reasonable percentage. This is not an investment proposal, but just common sense. Similar to any blockchain products, please take time to understand our project and vision. We hope to raise money for like-minded people who want to actively take part in the platform.
- Monitoring risk** Digital currency is seen as a grey area of regulation in China. The regulatory environment of blockchain and digital currency is still in the primary stage of development. We will do our best to comply with all legal and regulatory policies, but we cannot foresee how the regulations will affect our project and platform development.
- In China, SmartUp Token will strictly abide by relevant laws and regulations, including but not limited to laws and regulations related to real estate, finance and securities. SmartUp Token will strictly follow the procedures in the process of registration, approval and filing. At the same time, SmartUp Token will strictly abide by the provisions of the current laws and regulations on the limitation of sponsors and foreign exchange control.
- In any area where a SmartUp Token blockchain business is conducted, SmartUp Token will abide by relevant local laws and regulations, including but not limited to registration, approval, filing and other related procedures.

XV

DISCLAIMER

SmartUp is a platform that keeps improving, so it will be subject to changes during the implementation phase. If certain regulations fail to abide by this white paper, please follow what will happen during the implementation.