

YouDEX

DECENTRALISED CRYPTO INVESTMENT PLATFORM

WHITE PAPER

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This paper is subject to further development and change until otherwise is explicitly stated.

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1. INTRODUCTION

We are sure that blockchain is the revolutionary technology, invented to change the world for the better, while cryptocurrencies, as its first implementation, can be widely adopted on a much broader scale.

Our goal is to develop YouDEX - a simple, reliable and secure cryptocurrency platform not only for professional investors but also for the first-time investing enthusiast.

YouDEX is a toolkit of opensource DAPPs built on the third generation of blockchain and decentralised P2P network. At the core of a standard mobile DAPP node lies a multicurrency wallet with multiple possible use case scenarios concerning acquisition, management and exchange of crypto-currencies.

The two main technological advantages of the platform are the crosschain protocol and Ethereum sidechain. The crosschain protocol utilises smart contracts implemented on both Ethereum and Youdex sidechain. These two blockchains provide two-layer accounting and assets transfer system. The bulk of the computations and transactions are carried out on the Youdex sidechain, whereas the final states are written on Ethereum. Instant and low-fee transactions are fuelled by universal YODA token. The YODA token is simultaneously emitted in the both Ethereum blockchain and its sidechain Youdex. To boost transaction throughput and minimize their costs our sidechain utilizes tweaked PoS consensus algorithm instead of PoW.

The smart-contract behind YODA token implements container function (asset wrapper) working as the linking device for interblockchain atomic swaps and direct cryptocurrencies' exchange regardless of the blockchain involved.

There are two types of intermediary nodes that act as relays between Youdex and other blockchains and other transaction services. One form of relay is a crosschain oracle that takes care of crosschain linking. The second type is service relay that acts as a gateway to 3d party services like centralized exchanges, fiat gateways etc.

We base our platform on the latest R&D in the field of scalable decentralized infrastructure, crosschain exchange and atomic swap transactions. Also, we implement our own know-how, such as Coin Direct Exchange protocol, Twin Crosschain Accounts, unique risk management practices for portfolio management and high-frequency trading and more.

The project is being implemented in two phases. During the first phase we develop project documentation, legal framework, a number of product prototypes, evaluate the market and product-market fit and raise funds through ICO for the second implementation phase. At the second phase, we implement the outlined product roadmap, build and launch YouDEX platform alongside with a variety of services, such as mobile Investment Management DAPP, decentralized P2P exchange and automated UDEX Capital cryptocurrency fund.

The first phase is financed with our own funds and angel investors. The second phase will be backed by funds raised with initial placement of coins (ICO - Initial Coin Offering). The YouDEX ICO will be a form of crowdfunding via digital token sale, emitted on Ethereum blockchain.

2. GOALS AND OBJECTIVES

The main goal of this project is to extend blockchain adoption to traditional and emerging investment markets, eliminate barriers to entry by offering decent tools for the ultimate users, reducing risks connected to the cryptocurrencies, increasing security and profitability of digital asset investments and creating incentives for the project founders.

To fulfil this goal we set these objectives:

- Develop decentralized asset storage and transfer mechanisms built on Ethereum, Youdex sidechain, smart contracts, crosschain oracles and service oracles;
- Developing DAPP with built-in multi-currency wallet and means of P2P cryptocurrencies acquisition, transfer and exchange ;
- Develop portfolio manager for cryptocurrencies integrated with the wallet DAPP;
- Develop automated cryptocurrency robotic hedge fund integrated with the wallet DAPP;
- Develop open API and release SDK for 3d party developers.

3. CURRENT STATE OF THE CRYPTOCURRENCY MARKET

The market for cryptocurrency is growing rapidly. Combined, its total market cap exceeds \$ 500 billion, while the traded volume is approaching \$50 billion daily. The number of altcoins traded on exchanges exceeds 1500 and is constantly growing.

The speed and velocity of rapid market growth are gaining attention. Currently blockchain one of the emerging hi-tech technologies that brings new seasoned and first-time investors to the market, steadily increasing market capitalisation. There are more than 120 large cryptocurrency funds and a huge number of small funds and private traders who gain significant profits through investments in crypto-currencies and active trading.

A large number of people are investing their money into crypto-currencies blindly, hoping to make a quick and sure profit. Both professional investors and enthusiasts do not really understand the technological aspects of the assets they invest in and do not acknowledge and evaluate risks.

There are currently more than 100 fiat gateways and centralized exchanges registered mostly in the USA, GB and APAC. Most if not all of these services are centralized, thereby exposed to serious risks connected to the single point of failure and manipulation. Although the centralized gateways and intermediaries benefit from wide adoption and growth, the whole blockchain community and cryptocurrency market are steadily moving towards truly decentralized services and infrastructure.

According to the experts, the current number of cryptocurrency holders is more than 10 million people and doubles every 12 months since 2013. By 2025 the total crypto Market Cap is to Reach \$5tn. By that time crypto wallet penetration may exceed 5% of the world's population.

4. DETERRENTS FOR MARKET GROWTH

Ordinary people get overwhelmed by the variety of cryptocurrency investing tools present on the market, even with the very basic functionality like buying, storing, converting, transferring. There is about one new exchange service emerging every day.

Newcomers face the high probability of losing their funds due to significant knowledge gaps on the blockchain technology and information security. They are also vulnerable to a malicious counterparty.

The majority of exchanges are built on a centralized architecture, vulnerable to hacker attacks and are subject to manipulation by owners. Some of them pose risks associated with violation of legal requirements.

Exchanges lack in simple user-friendly tools well known in the conventional investment, such as automation tools, investment portfolio management, financial

risk hedging and other. The user interfaces are over-complex, inconvenient and unintentionally misleading.

In the event of sudden market moves, traders experience difficulties while trying to take sudden corrective moves or withdraw their funds altogether.

Centralized services significantly decrease anonymity of user transactions, which in its turn can reveal her identity and transaction history not only to the authorities but also to any other ill-intended actors.

Existing decentralized exchanges are limited to the tokens emitted on the same platform as the one that powers the exchange itself, leading to lacking liquidity and deposit-withdraw inconveniences. The tools offered are overly complicated and limited for seasoned traders, not to mention newcomers.

5. THE SOLUTION

To reduce entry barriers to the crypto-currency market and invite a larger number of potential investors, we develop decentralized crypto-asset management platform. Among the number of tools built for the platform are going to be mobile DAPP with built-in multi-currency wallet, direct crypto-currencies purchase and exchange, portfolio manager and more. The platform accompanied with DAPPs will offer a feature-rich user experience that is going to help generate profit from exchange rate fluctuations on multiple currencies simultaneously.

Our mobile decentralized application will operate hand in hand with our own decentralized open platform. In simple terms, it is going to be a universal remote control for the wallets, portfolios, personal hedge-funds managed with a couple of taps, similar to switching a TV channel. That application that provides access to the service will look like a universal wallet management console, a portfolio of crypto-currencies, and a personal hedge fund and will make all the necessary operations in one-touch. The multicurrency wallet will help users in managing and exchanging crypto-currencies with other platform participants in a direct p2p-trading manner, therefore bypassing centralized services and preserving privacy.

The portfolio manager will assist users in maintaining highly profitable crypto-portfolio, provide information on current market state, advice on the optimal composition and automatically optimize portfolio accordingly.

To capitalize on the market fluctuations occurring on the outside centralized exchanges we start UDEX Capital cryptocurrency fund. The fund will be formed in a traditional manner backed by professional financiers on the one side and machine-learning algorithms on the other. It will be driven by market signals from centralized exchanges and instantly rearrange portfolios by selling one currency and buying others.

Our UDEX Capital fund will also provide liquidity to the inner p2p-market. The fund will allow platform users make transactions with centralized exchanges without

having to register on them. We believe this intermediary functionality will protect their investments by eliminating third-party risks while retaining privacy.

The fund will be eligible for lower fees and financial benefits on exchanges due to its size and the liquidity it will bring.

The platform will be open to an infinite number of listed currencies as well as third-party gateways and services via the open API and SDK.

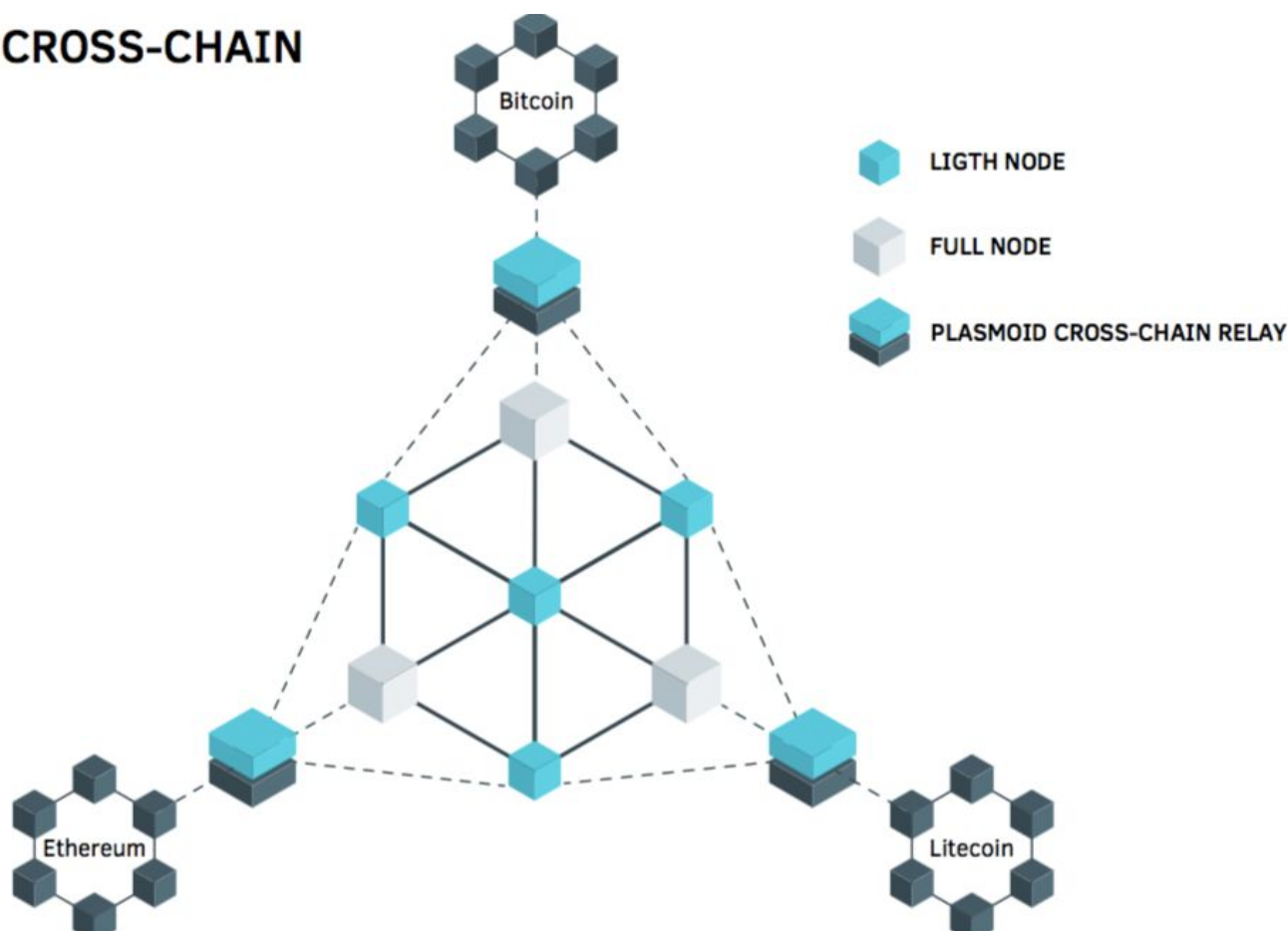
6. YOUDEX PLATFORM

On the network level mobile DAPPs, crosschain and service oracles, miners and other nodes operate on the same peer-to-peer network.

Active nodes with DAPPs broadcast their accounts' statuses so that every node knows the overall amount of the assets currently available on the market on a currency by currency basis.

Crosschain and service oracles communicate in duplex "request-response" mode delivering information to DAPPs and other nodes.

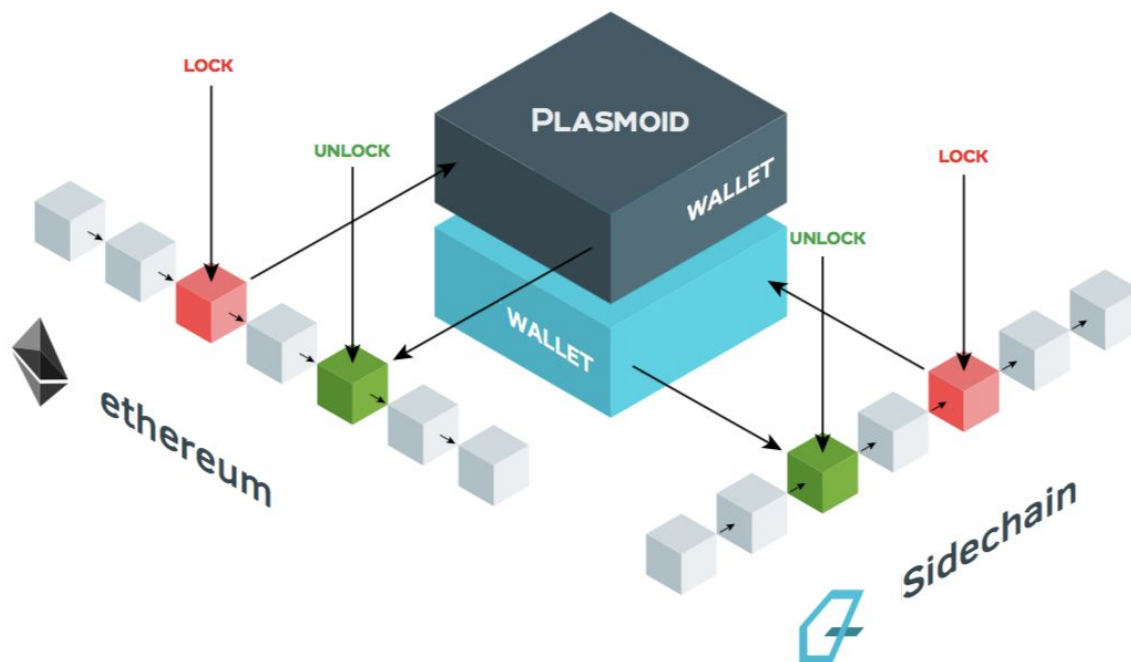
CROSS-CHAIN



At the core of the cross-chain services is a pair of identical smart contracts - YODA (ERC20 token) smart contract and Teleport smart contract, one on Ethereum

blockchain and the other on Ethereum sidechain Youdex (Ethereum fork). The crosschain transactions are fuelled by YODA tokens. The full description of the multistage process can be found in the [Twin Accounts Technology](#) paper.

In essence, we design unique crosschain server code for nodes called Plasmoids. Plasmoid acts as an oracle between blockchains. This interblockchain oracle uses its own set of algorithms developed specifically to translate queries and responses between nodes of Ethereum and Youdex.



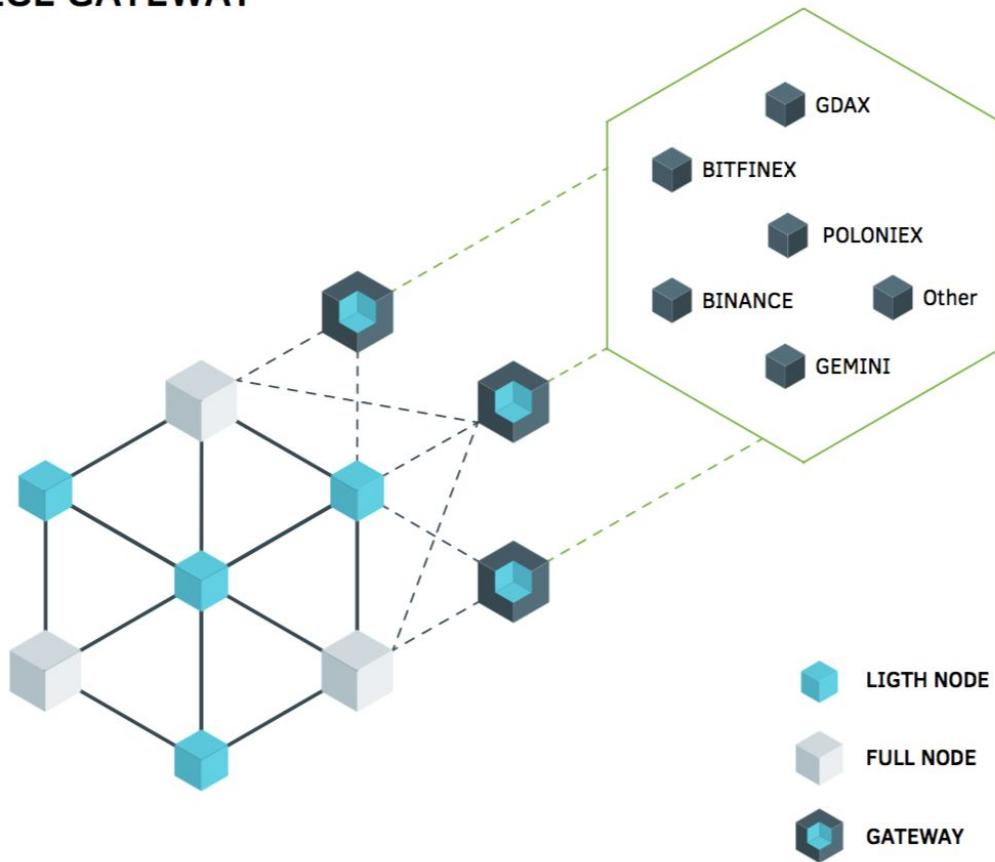
The detailed description of the direct p2p exchange can be found in the [Coin Direct Exchange Protocol](#).

Youdex sidechain is based on PoS algorithm, blocks are formed only with new transactions. The transaction fees go to miners. The actual fee is calculated dynamically, depending on the required transaction speed and YODA/ETH cross rate.

The main and reserve nodes for mining are selected at random, with regards to their previous load history. This ensures network load-balance and mitigates risks of DDoS.

Third-party services like fiat gateways, centralized exchanges integrate with the platform through another type of servers called Service Oracles. Service oracles will be built on our open-source software and [Coin Direct Exchange Protocol](#).

SERVICE GATEWAY



Applied Technologies

Twin Accounts, CDX protocol, Ethereum, smart contracts, Solidity, Remix, Truffle, Javascript, HTML5, Node.js, Express, Blank, MongoDB, SWIFT, JAVA, AMAZON AWS

7. ECONOMY BEHIND THE PLATFORM

7.1. The economy of the service is built on the YODA utility token

One of the obstacles for decentralized high rate trading is expensive transactions fees. We develop our platform in such a way that the initial cost of Youdex transaction is 100 times lower than on Ethereum. The majority of transactions are carried out on Youdex sidechain with YODA acting as the utility means of payment.

Although the initial cost of transactions will be low, it could grow following the growth of YODA token price. To limit overhead costs for the ultimate user and incentivize miners we implement Dynamic Transaction Cost algorithm based on the YODA/ETH cross rate.

YODA is a multi-purpose utility token. In addition to its conventional purpose of a means of payment, it is also a form of insurance on the platform. Each transaction will be backed by the equivalent amount of assets in YODAs. Another function of YODA is priority means of payments for the services offered on the platform. Lastly, YODA can be used as a wrapper or container to any other cryptocurrency and digital asset.

Every feature we offer will be fuelled and in case of charged ones paid for in YODAs.

7.2. The ever-increasing demand for YODA tokens

The YODA token will be internal means of payment for the services offered on the platform. There will be two tariff plans: one-time single purchase charges and subscription plans. Also, users will have a mandatory amount of YODAs on their accounts for the transactions escrow.

On the one side, there will be growing demand for YODAs, while on the other side there will be a deficit of YODAs due to the limited amount of tokens emitted in the first place. This may multiply YODA's price both on the platform and on conventional exchanges.

Another factor of growth will be the miners. In order to become a miner and make a profit on generated blocks, one will have to hold a certain mandatory amount of YODAs on their account.

7.3. YODA as universal wrapper for assets exchange and transfer

Youdex sidechain is built on modified PoS consensus algorithm, which does not require massive computing power. Therefore, the overhead costs for transactions will be much lower than in case of blockchains like Ethereum and Bitcoin built on PoW algorithm that operate on expensive mining equipment. The cost of transactions on Youdex will be at least 100 times lower than on Ethereum, while the speed will be 100 times higher.

Since YouDEX will be the financial platform backed by PoS algorithm the unique services and the variety of tools offered on the platform, one can expect a significant share of payments and transfers made in YODAs. This multiplied by the overall

crypto-currency market growth may lead to accelerated growth of YouDEX traded volume. We expect overall transactions' worth to reach 1000 BTC a day, with the favourable Youdex fees saving no less than 1500 BTC per month, compared to the competition. Since we are targeting the mass market, the average user's balance on YouDEX will amount to 0.1 BTC (in contrast to the average deposit of 0.9 BTC for trained traders, which we do not consider our target audience). The peak load will reach 5000 users simultaneously. Taking into account the number of token transfers there will be more than 500 000 person to person YODA turnover. With 0.1 BTC average balance, one user will be able to save on overhead costs more than 0.03 BTC per month, compared to the competition.

7.4. YODAs charged for the one-time portfolio optimization

The automated portfolio manager will not only allow investors to test the profitability of their current portfolios against optimal ones with the best profitability but also help to optimize it to the optimal one in one touch. With optimization initiated our bot places multiple orders on exchange selling one currencies and buying the others, thus automatically changing portfolios composition.

This automated portfolio management will allow users to reduce overhead exchange costs by 2 times and eliminate expensive transactions fees. One time optimization will help to save about 0.25% on market orders. In case of optimization through limit orders, investors will save about 0.5% on average.

All in all, with an average portfolio of 0.1 BTC and its 30% optimization, this is equivalent to saving 0.0015 BTC in single portfolio recomposition. When initiated on daily bases automated portfolio manager will save about 0.045 BTC per month, not to mention 3% profit generated by the optimal composition itself.

7.5. YODAs charged for end-to-end portfolio automation

In addition to manual automation, portfolio manager allows the investor to fully automate the process of managing crypto-currency portfolios. The portfolio manager takes on the task of regularly testing personal crypto-currency portfolios with the optimal ones and run their automatic optimization.

Users will have a number of predefined strategies (i.e. conservative, moderate or aggressive) for varied portfolios' scale (small, medium, large) into which they put available funds. The potential yield and service fees depend on different strategies and sizes of portfolios. The larger the portfolio and strategy aggressiveness, the greater the number of operational overhead. However, the higher the strategy risks the higher the possible yield.

The number of composition rearrangements for a fully automated portfolio is expected to take place three times more often than in manual mode. In this case, the potential percentage saved on the Youdex transactions can reach up to 0.15 BTC per month, with improved yield of up to 5% (in BTC, with 0.1 BTC average deposit).

7.6. YODAs charged for personal robotic hedge fund

Personal robotic hedge fund (RoboHedge) frees users from routine operations. RoboHedge will help generate higher than with other means incomes. Profitability and safety of the investment are backed by several mechanisms.

A personal robotic fund is one of the services that take advantage of YODAs ability to wrap (contain) varied cryptocurrencies. As soon as a given cryptocurrency is placed to the RoboHedge, it is automatically exchanged to YODAs at the current exchange rate. At the same time, our platform records current portfolio composition and its total value. Then program forms virtual portfolio mirroring the composition of funds invested into RoboHedge.

The assets users invested into their personal Hedge Funds go to accumulated UDEX Capital cryptocurrency fund, which in its turn operates as a form of liquidity for YouDEX Decentralized Exchange and other exchanges. Transactions on the exchanges will be carried out by trading bots. Their real-time representation can be seen in our MVP (<http://app.youdex.io>)

After ICO is closed, 25% of the collected funds will be put into UDEX Capital.

To ensure steady growth of its capitalization, the composition of UDEX Capital will change based on market conditions and trading bots strategies.

Since UDEX Capital has a significant share of YouDEX own funds, we will be interested in the development and implementation of profitable trading strategies.

On withdrawing personal RoboHedge, users will be able to choose the exit composition of their real portfolio. Users can withdraw their funds at any time. The process is performed automatically at the current exchange rate. Unrestricted deposit and withdrawal, as well as stability, will guarantee the demand for the RoboHedge service. This, in its turn, will lead to a decreased amount of available on exchanges YODA's that will stimulate YODAs demand.

According to our real estimates, the combined yield of the personal RoboHedge, as well as UDEX Capital, will reach at least 8% per month in BTC.

7.7. YODA as a source of mining income.

When YODAs emitted, part of them is sent to the mining fund operated both on Ethereum and Youdex sidechain. Mining fees are paid on the Youdex sidechain from the mining fund. The actual amount of fees is divided among all the active miners holding YODA tokens, in proportion to the size of their account balance on the Youdex

sidechain. To qualify as a miner one has to hold at least 100 YODAs on their account. Mining reward is calculated periodically and can be withdrawn after reaching a certain amount.

Based on the number of transactions given in 7.3.-7.5. we expect overall amount of transaction fees to reach at least 1 000 000 YODAs (100 BTC) per month.

** The above estimates are preliminary expert calculations.*

**The proposed economic model is not final and is subject to further development with regards to the results of the platform development itself.*

8. TEAM

Our team is made up of experts on a broad range of domains, such as entrepreneurship, finance, IT, the blockchain, software development, investing, sales, information security and exchange trading. In order to succeed, we recruit the best advisers and analytical minds on the market.

Key team members:

Maxim Danilov (CEO), MSc Economics

Expert on finance, stock markets, Forex, crypto-currency. Branch manager for the largest bank in Russia. The developer of automated multi-currency trading strategies.

Sergei Smalkov (CTO), MSc Mathematics, MSc CS & Information Security

Expert on information security, compliance, networks, product development, agile and customer development practitioner. Managed and designed distributed facility management system for the largest bank in Russia. Project manager, developer of prototypes.

Olga Nikityuk (CMO), MSc Marketing and Media Management, MSc Psychology

Entrepreneur with success & fail experience, launched a number of global marketing campaigns. 10+ years of marketing experience in investment and trading markets.

Oleg Tomin (Blockchain Developer), MSc Physics, MBA, AML/CTF

Programmer, smart contract developer, innovator. Founder and creator of CityChain - corporate and government voting blockchain for municipal initiatives. The designer of Twin Crosschain Accounts, Coin Direct Exchange Protocol. Lecturer on the blockchain.

Viktor Glukhikh (Trading Strategies Developer), MSc Computer Science, MBA

Serial entrepreneur and CEO in the fields of systems software development and IoT for financial and aviation industries. The designer of mathematical crypto investment models, portfolio and risk management strategies.

Alexander Opryshko (Developer), MSc Computer Science

Full-stack developer

Evgeny Kuznetsov (Designer), MSc Computer Science**Sergey Plotnikov (Adviser), MSc Physics**

Theoretical physicist, programmer, serial entrepreneur and CEO in the fields of mathematical modelling and predictive analytics. Intel's "Computer continuum: from idea to realization" winner, Skolkovo Innovation Center resident. Lead EngineerEarth Cryosphere Institute.

Current and future team members will be added with further development of this paper.

9. ROADMAP

MILESTONE	DATE
Stage 1. Concept, Project Scope, MVP Goal setting, objectives and economic model development; research, MVP development and testing.	Q1Q3 2017
Stage 2. Prototype, Team, Project website Centralized crypto-investor prototype, website youdex.io, team upscale.	Q3 2017
Stage 3. White paper, token Documenting project vision, terms and conditions. Token smart contract is loaded onto Ethereum testnet.	Q4 2017
Stage 4. Legal Entity, YODA token, ICO Registration of the company, YODA token smart contract is loaded onto Ethereum and verified, project announcement and valuation, fundraising.	Q1 2018
Stage 5. Cross-transaction First real atomic ETH/BTC atomic swap on YODA sidechain, via smart contracts Teleport and Plasmoid oracle.	Q1 2018
Stage 6. Mobile DApp - multicurrency wallet and portfolio manager iOS/Android Apps for YouDEX Platform (ETH, BTC, YODA, ERC20).	Q2 2018
Stage 7. YODA/ETH & YODA/ERC20 P2P trading, listing YODA token on 2 exchanges Further development of the DApps, full integration with Ethereum, YODA token is listed on two exchanges.	Q2 2018
Stage 8. Decentralized Exchange, YODA/BTC P2P trades Full Bitcoin integration with YouDEX Platform.	Q2 2018
Stage 9. Automated portfolio manager, Robotic hedge fund Automated portfolio optimization, integration with centralized exchanges, trading bots, UDEX Capital cryptocurrency fund is launched.	Q3 2018
Stage 10. Listing YODA token on 5+ exchanges The YODA token is listed on world's top cryptocurrency exchanges.	Q3 2018
Stage 11. 3d party fiat gateway Integration with 3d party fiat gateway, buying/selling cryptocurrencies directly from wallet app.	Q3 2018
Stage 12. 10+ cryptocurrencies Plasmoid oracles and mobile DApps support 10+ blockchains and their cryptocurrencies.	Q4 2018
Stage 13. YouDEX fiat getaway Youdex-owned legal cryptocurrency to fiat exchange service.	Q4 2018

10. TOKEN DISTRIBUTION DURING ICO

Name of the token	YODA
Symbol	YODA
Type of the token	ERC20
Total amount	100 000 000 YODA
Initial token price	0.001 ETH
Token purpose	YODA Token is the utility token, multi-purpose means of internal payment on YouDEX Platform and is used to purchase services provided on the platform through mobile and web client-side applications.
Restrictions	YODA tokens emitted once. Not distributed tokens go to the UDEX Capital cryptocurrency fund.
Distribution of tokens	
Pre-Sale	3 000 000 YODA
ICO	52 000 000 YODA
Bonuses	6 500 000 YODA
Bounty	2 000 000 YODA
Advisers	5 000 000 YODA
YouDEX	20 000 000 YODA
Team	** 11 500 000 YODA
Soft cap	3 000 000 YODA
Hard cap	55 000 000 YODA
Bonus Distribution (6,5 million YODA in total)	1-2 day preSale 50% 3-4 day preSale 30% 4-7 day preSale 20% 1 week ICO 10% 2 week ICO 0% 3 week ICO 0% 4 week ICO 0%
Freezing	** 3 months (only for the team's share) guarantees team members long-term involvement

11. RISKS

The decision to invest in cryptocurrencies, purchase of YODA tokens must be made on the basis of a thorough analysis not only of the market potential, possible profitability, project plan, team's competencies and achievements but also possible risks.

The team sees the following risks and warns potential YODA tokens purchasers about the likely probability of their occurrence.

11.1. YODA tokens do not have a market history and have never been traded, therefore YODA tokens are not familiar to a wide range of market parties. As of now, we cannot guarantee that cryptocurrency exchanges will list YODA token in a timely manner. However, you can rest assured that we have carefully research and constantly monitor this possible case scenario and will make every effort possible to ensure that YODA token is placed on all major cryptocurrency exchanges according to the plan.

11.2. The mere fact of trading YODA token on the crypto-exchange market does not guarantee the formation of an active and liquid token market within a reasonable time outlined in our plan. In the worst case scenario, this can lead to the price of the token valued lower than its initial price. It may also be impossible to urgently sell tokens. Since YODA tokens are not tied to the value of real-world assets, such as precious metals, fiat currencies, and valuable property and are not guaranteed by any credit or pledge obligations, their market price cannot be guaranteed by any entity or person.

11.3. The general state of the crypto-currency market, the work of regulators to integrate crypto-currencies into the existing legal framework of states and other global factors can make it difficult or impossible to fulfil our plans for the implementation phase of the project. We guarantee that we closely follow the current state of events in the industry, constantly analyse them, develop solutions and plan our further actions according to the changing conditions in order to ensure successful implementation of the project.

11.4. Although our prototype outperforms other similar products in concept, we cannot guarantee that final product will become the leading one on the market of crypto-currencies investing. We conducted preliminary tests that show the correctness of our strategy, especially regarding the choice of architecture and the software part of the platform. However, the final implementation of the product may not meet the expectations of as many users as planned. This can lead to limited

demand for platform services and for YODA tokens, which will negatively affect their market value.

11.5. According to our calculations, the sufficient funds raised during ICO will be enough to carry out all the activities required for the project to succeed. Therefore, in the event that insufficient funds are collected or circumstances arise that require unplanned significant expenses or other unfavourable circumstances follow, the development of platform software and the creation of the cryptocurrency UDEX Capital cryptocurrency fund may not be completed, and in this case, we cannot guarantee that they will ever be put into operation.

11.6. Creation of UDEX Capital cryptocurrency fund and ICO are prone to the risks of theft of tokens and/or funds raised by cryptocurrency by malicious actors, as well as hacker attacks on our site and other resources necessary for the implementation of the project. We guarantee that we will take all the necessary actions to minimize the likelihood of these adverse events and their consequences, but we cannot guarantee that our servers are 100% protected.

There is a risk that the project team will not be able to access the funds collected in the form of cryptocurrency, as the process of collection requires the use of third-party services and software. In such cases, the implementation of the Project may be partially or completely cancelled, all distributed YODA tokens may lose their value.

11.7. In addition to those explicitly stated above, there are other risks, and various combinations of them possible, which we cannot foresee. It is necessary to clearly understand that blockchain, crypto-currencies and tokens are new, rapidly developing technologies involving high risks for YODA tokens purchasers. We strongly recommend not to purchase YODA tokens in borrowed funds, as well as funds that make up a significant part of your savings, the potential loss of which can significantly affect the quality and level of your life.

12. LEGAL FORM AND STRUCTURE

The information will be added with further development of this paper