

skillchain

Your Certified Skills on Blockchain

CRYP2NOVA

WHITEPAPER

Version 4.1

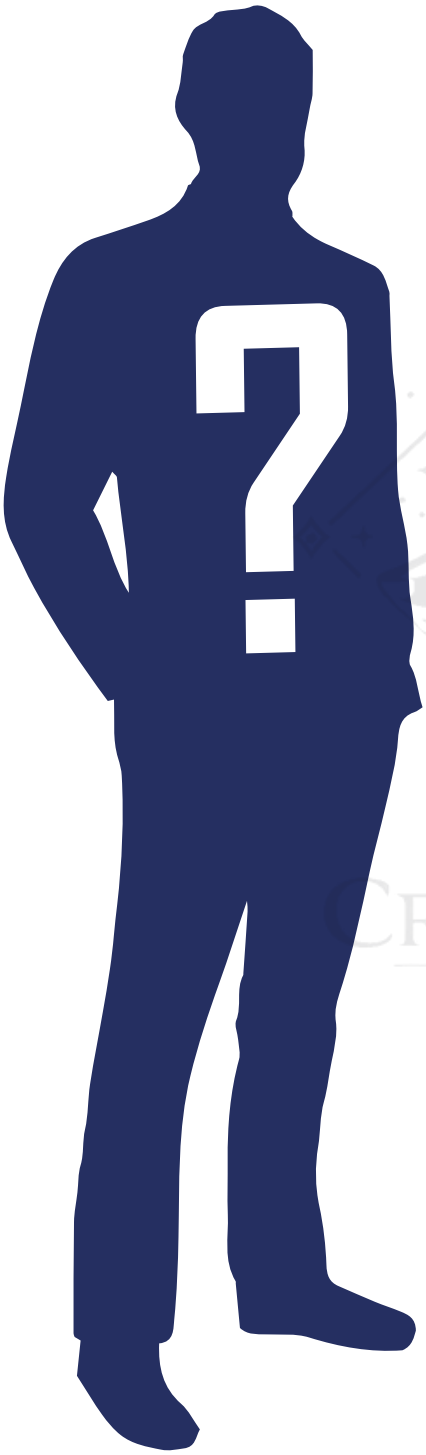
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ABSTRACT

We live in a confused, frightened and chaotic job world.

And this starts already from the university's stages.

Imagine starting again in college and being, for example, an African student wishing to enroll in a Masters degree in America or Europe.



It's insane, almost impossible to apply.

That's because there is not a cross point between **UNIVERSITIES** in the world; each certificate must be checked and verified manually and with different protocols of certification, but in the meantime, any candidate from a foreign university could lose the opportunity to study at the university he wishes in time.

Every exame, every grade, even the number of the credits must be checked, verified and translated for the new University.

Just for a bureaucratic issue, just because there is not a Universal Protocol that converts and translates the foreign study paths, you can lose months, even years.

Think about the millions of euros spent, just for this translation.

The job world it is even worse.

THE WHOLE WORLD OF RECRUITMENT is based exclusively on self-certifications written on a couple of sheets of paper, the resume.

In positive moments of great prosperity, **COMPANIES** can afford to use this imperfect system to select the best candidate. They can even afford to spend months to verify the resumes.

But in such a hectic economy, where new technologies become obsolete in a year, not a single company can afford to waste time verifying the curriculum vitae for each job position.

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ABSTRACT

THE PROBLEM is that today this **VERIFICATION IS NECESSARY**, it is mandatory.

Every day, doctors, politicians, managers, even CEOs, are caught to falsify their resumes to grab the vacant job.

THE 84% OF THE RECRUITERS in the world have **COUGHT SOMEONE LYING** about his resume at the job interveiw. More than 8 out of 10.

And it does not count only the junior positions.
Managers, CEOs, Lawyers, Doctors.
Everyone.

Imagine to be a manager of a company that must hire someone to close a decisive project in the company.

One of those projects that can be the great leap of success or the ruin of that company.

Immediately you would be looking for a candidate and choose the most promising based on the two information you can find in a short time: the resume and the first job interview.

Meanwhile, deadlines start to approach and the project delays begin.
The executives begin to get nervous and to put pressure on the poor manager who has just luckily found a resume that seems perfect.

Prestigious university, excellent references.

“We did it.” He said.

Even the job interview goes well and the manager decides to hire the candidate.

This person, however, does not seem to keep up with the tasks.
The delays increase, the manager is stressed, but the results do not come.

And within a few months, the project is not completed yet, and the manager is fired.



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ABSTRACT

The new employee is assigned to another office and an entire division is reorganized due to a false resume.

Two or three pages of a resume can destroy an entire division.

On the other hand, instead, in the list of discards, there were dozens of figures, with resumes certainly less beautiful, but far more competent to fill the gap.

Fake resume's news nowadays goes unnoticed before everyone's eyes, but we decided to stop this trail that corrupts the job world every day.

We live in an extremely frenetic historical period in which adaptability to change is the real key resource for success and therefore no one can afford the luxury of viewing thousands of resumes, checking and verifying them.

Even headhunting companies, who should be the best to search and find candidates, are not also able to verify all the skills, certifications and academic studies in a sustainable time.

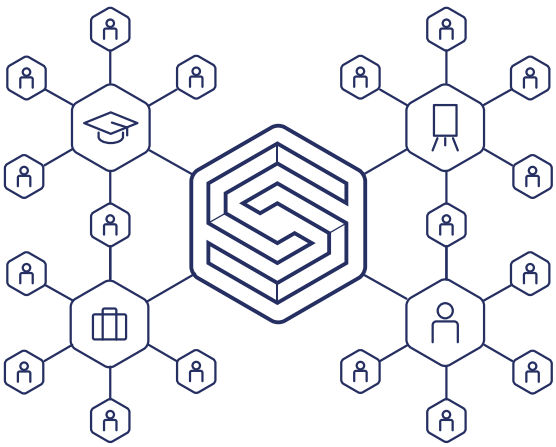
Not to mention the non-academic education. Those, unfortunately, are not even taken into consideration as they should.
In fact, there are thousands of companies that offer valid and very professional courses and are able to teach very specific skills (some of these can not even be learned in universities) but that is not properly recognized.

It's the end of an era.

The job world needs speed, transparency and certainties.

THAT'S WHY WE HAVE CREATED SKILLCHAIN, The Protocol to certify skills, imprinting them in the most incorruptible system in the world: the Blockchain.

Imagine a world in which anyone, starting from academic studies, is valued for his real skills, where anyone from any university can successfully apply himself for a master degree without delays.



Imagine a world where even soft skills are valued as they should be and every candidate is hired to fill his perfect job.

Skillchain's goal is to bring clarity to the job world by making sure that candidates' resumes are not merely based on self-declaration, but are the result of certified interactions with the institutions they come from.

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ABSTRACT

This **ULTIMATE PROTOCOL OF CERTIFICATION** will be made available to Universities and non-academic education companies to store data such as diplomas, e-learning courses, and in-class personal development training programs.

This is set to become the most secure way to store personal data which can only be accessed by its owners or by people they have authorized to do so.

Primary and secondary schools, career paths, e-learning platforms, non-academic training courses will be some of the data stored in one simple key sequence that can be used by job seekers or people in search of that perfect employee.

But there is more.

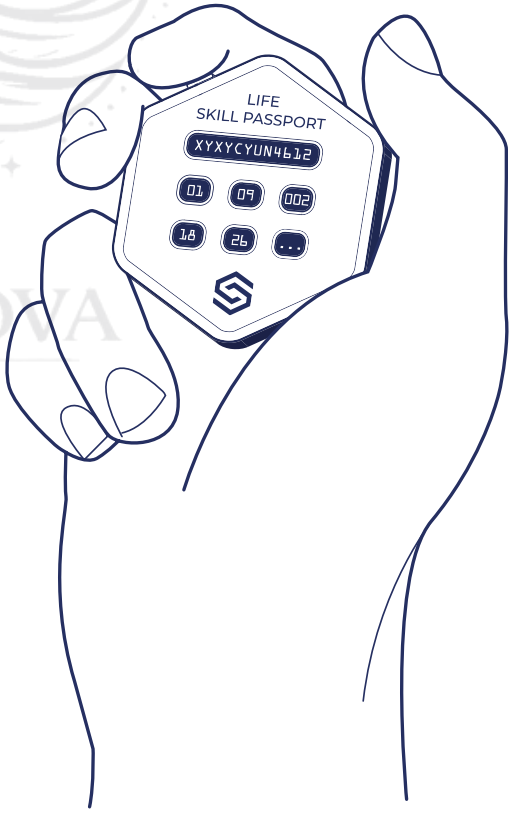
This Protocol will be, finally, the key to globalize all the skills, the past jobs and to certify all the academic and non-academic paths in the world. It's the end of an era.

Our ultimate goal is to **CREATE A REVOLUTION** – a new adoption - for the job world: **THE LIFE SKILL PASSPORT.**

No more resumes, no more lies.
No more time wasted to check and verify all the information.

What's the point to trust an auto certification when you can see the truth in an instant?

Thanks to our Protocol everyone will get a personal profile which certifies their academic credentials, participation in non-academic training courses, their skills, previous work experience and recommendations received.



It will be user-friendly, quickly accessible, and subject to the profile owner's desire for privacy.

But this is just the beginning.

This application can incorporate any certifiable skill, people's career paths, or even personality test results of candidates applying for a job.

This is not a utopia.

This is the revolution we are dreaming of the job world.
This is already real.
This is Skillchain.

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EXECUTIVE SUMMARY

This project was born in the Cryptovalley par excellence, Switzerland, strongly regulated by FINMA, from a company known as Orange Capital.

It's ambitious, it's true, and many would even consider it impossible, but all the best ideas came from the unrealizable dream of a dreamer.

In this case of two.

Alfio Bardolla and Davide Mitscheunig.

Alfio is the Leader in the Europe of Financial Non-Academic Education with his company ABTG spa, listed at Milan-London Stock Exchange, best IPO in Italy 2017.

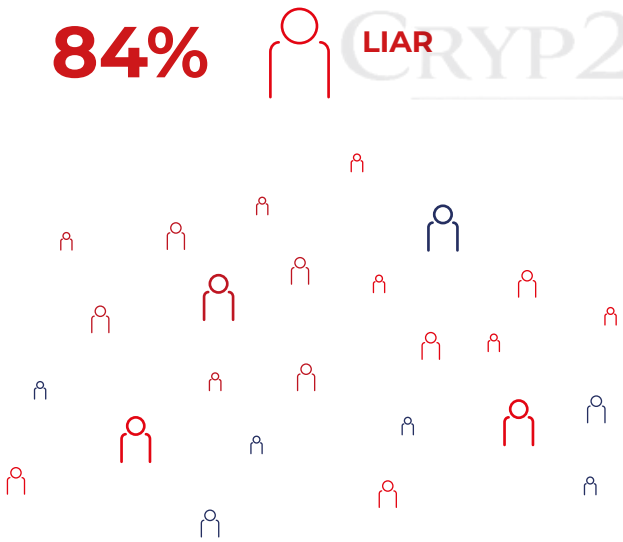
Its training courses have helped tens of thousands of people from all over Europe to understand, discover and learn the right strategies to manage and increase financial assets properly.

Davide, on the other hand, has been a corporate manager for 17 years for Yahoo! and eBay, and therefore he knows very well the corrupt and sick dynamics that underlie the job world.

With a deep knowledge of the digital environment, he has successfully managed several teams and businesses, giving particular attention to the study, experimentation and application of the rules that govern marketing and people management.

And it was precisely at a dinner that Skillchain was born.

It was an evening in April when they found themselves, seated at a table, talking about the great problems that afflicted the job world.



Those that averybody knows, we complain every day about that, but nobody has ever had the courage (or even the idea) to solve.

How is it possible that in the 2017 the 84% of recruiters have found lies or misrepresentation in the candidates' resumes?

Notice that in 2012 the percentage of the recruiters was 66%.

How is it possible that the academic world does not yet have a Protocol able to certify In A Definitive Way all the training courses in the world?

How is it possible that they still have to in-

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vest millions of dollars each year to do it manually in a job world that stands thanks to autocertifications?

And while they were still at dinner, on the back of the restaurant bill, they started to put the vision and mission of Skillchain on paper.

The same restaurant bill, and the same “first draft”, that you can see here



This time no garage like Apple or Harley-Davidson, but the themes that have emerged during the night have created the first draft of Skillchain:

1. How we can ensure that the resumes are really reliable, it is infuriating that more than 8 out of 10 recruiters cannot trust any information about it.

2. How we can help students and universities to drastically reduce the time of validation of foreign academic certificates

3. How can we help headhunters to recruit only the best without wasting time with people who do not have the requirements nor the skills

4. How can we help companies to hire the best figures able to fill their vacant positions

5. How can we bring meritocracy back into the job world

6. How can we check the past personal background of any candidates (drug or alcohol abuse, crime, visa, etc.)

7. How can we do everything maintaining the full level of privacy for the private user

The dream remained in that restaurant bill for months.

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After all, that was just a friendly dinner.
But things drastically changed around September.

After witnessed dozens of job interviews in his company, based on beautiful faked resumes, Alfio had decided.

“I had enough.
I’m not going to waste a minute longer of my life with this joke.”

Immediately he called Davide on the phone and told him:

“Do you remember the project we designed on the back of that restaurant bill that evening? Let’s do it. Now.

I do not want to attend another useless job interviews anymore. Now it’s the time.”

At the same time, someone, in the rest of the world, was still working on it.
Their names are Enrico Tosi (CTO), Alecos Colombo and all the future tech team was the missing piece to realize the dream of Davide and Alfio.

“We know too well that the world is a selfish place.
The job world is even worse than that.

Benefits, higher salary, promotions, social status.
These are the drivers that push people to fake on their resume, they certainly do not do because they know that in that position they can make the difference.

Now, imagine for a second.

At this exact moment, thousands of entrepreneurs and managers are interviewing a person for a vacant job position.

They know it’s a job that requires maximum precision, accountability, trust and judgment.
What they do not know is that the 84% of the recruiters are facing a liar.

He is declaring a degree he has never obtained.
He is showing off a project he has never done.
And he is presenting a recommendation that has never been made.
Or worst, he has problems with the IRS, the immigration, or the law.

In another historical period, each of them would have done more in-depth research, just to check the information written in the resume.
But not today.
It would take too much time.
It would require an extra resource.

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EXECUTIVE SUMMARY

Just to check the truth inside the resume.

And today, we are constantly running out of time.

At the same moment, tens of thousands of people all over the world are busy checking all the foreign certifications of students who want to study in a university abroad, spending millions of hours for a validation that could be completed in a few moments.

And just for that, thousands of students will not be able to register in time at the university.
Millions of candidates who have falsified their resumes will be hired without having the minimum requirements for the position.
And they will compromise the performance of the companies that have hired them.

And tens of thousands of non-academic training courses will not be considered by companies because there is no control about that.

There is not a gold standard, yet.
And that is the most ironic part.

There are tens of thousands of companies in the world that fortunately provide non-academic training courses.

University programs, in fact, cannot keep up.

The new technologies, including the Blockchain itself used by Skillchain, have not even been contemplated as a university program, neither in the best universities in the world.

It goes without saying that these non-academic training courses are the only solution to develop these new skills.

Or old ones.
Many companies require soft skills, such as public speaking, negotiation skills, leadership, the ability to manage a team and other skills that have never even been considered within universities.

But if it is true that these skills are very important, because they complete the capabilities of a person at 360 degrees, it is also true that by now they are written by default on every resume.

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This mainly for two reasons:

1. HR companies or the companies themselves are looking for these skills without paying any attention to them. So they take them almost for granted as if everyone knows to manage a team in person or to speak easily in front of an audience of 500 people.

2. There are no non-academic training courses that issue certified certificates, it is more a proforma and therefore there is no one who verifies the reliability of these certificates.

But even with the tech members, they were not enough to realize our mission.

We needed a team.

Starting with our Chief Operations Officer, Alessandro Sandionigi, we began to compose our "task force" to save the job world.

Now Alessandro...are you ready?
We have to change this situation."

We live in an extremely selfish world, where "no matter who or what" is the standard.
But at what cost?

If even the first interview is based on lies, how is it possible to create trust?

Let's imagine two candidates for the same job position:

1. The former has a perfectly crafted falsified resume, almost like a Hollywood plastic surgeon

2. The second instead has a resume less promising, but it is 100% true.

Obviously, without Skillchain, the first would win. It's easy.
But let's imagine for a moment the conversation of the second job interview.

- *"Did you attend negotiation or public speaking courses?"*

- *"Not yet, but I recognize their importance for a position like this and in the next weeks I will attend these non-academic training courses"*

If there had been a candidate with those skills there would have been no problem, he would have been hired. That is meritocracy. With this type of conversations we create trust.

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But falsifying a resume means making fun of the examiner, the company reputation, the company's clients, the company's suppliers, their colleagues and all the people who deserved that job.

Including themselves obviously.

Good job jackass.

The previously conversation is a part of a job interview that was made in Alfio's company. He, even his resume wasn't perfectly crafted like the others, was hired.

Not for the words written on the curriculum, but for the responsibility that has been taken.

He knew very well that those skills were important, that they would make a difference in the company and that they would be required during the interview.

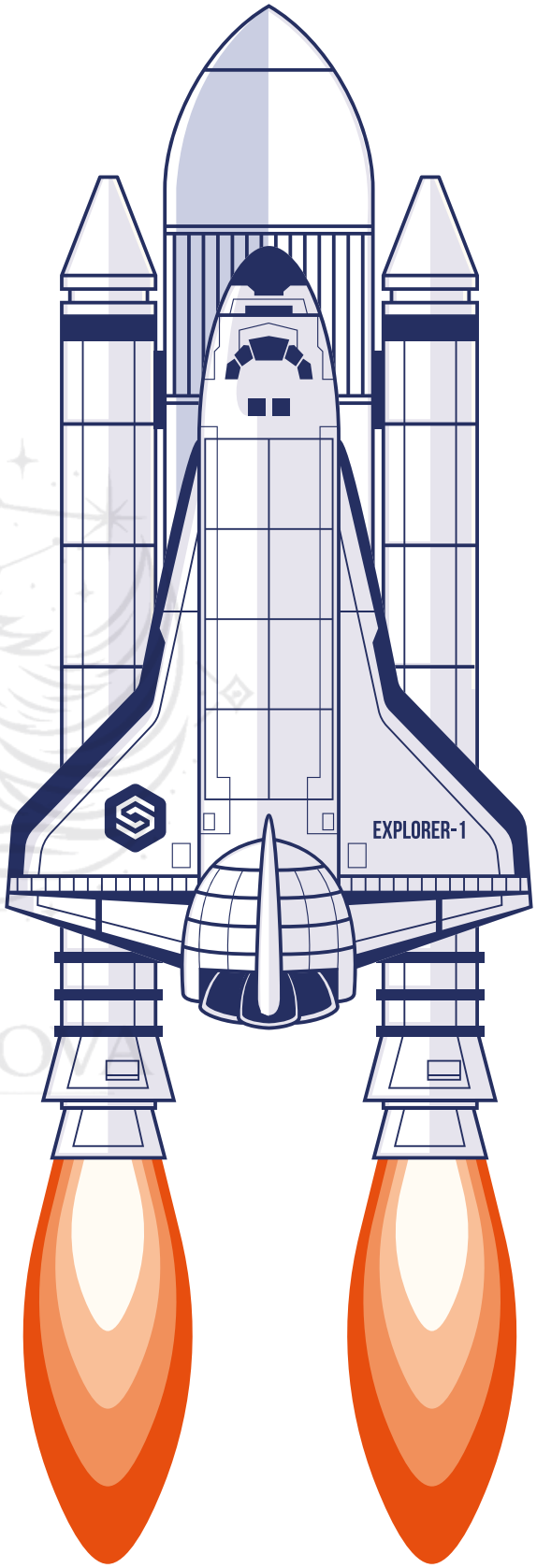
And he, despite everything, has admitted his lack and expressed his desire to improve.

He could have lied like everyone else.
And like everyone else he would have gone home.

But these kind of happy ending stories happen once in a million, because companies want the best candidate (on paper). It is the whole system that is sick.

That's the problem.

And so we started.



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VISION

Everything we do, we believe in challenging the status quo.
We believe that clarity has to be the foundation of the job world.

Without it, we can't even trust each other.
And that brings us to chaos. To our present.

To a lie.
How can we build trust if 84% of the recruiters in the world have caught candidates who were lying their resume?

Not to mention all the time and all of the millions of dollars spent annually to check all the information written on these autocertifications. This is madness.
But it is our reality.

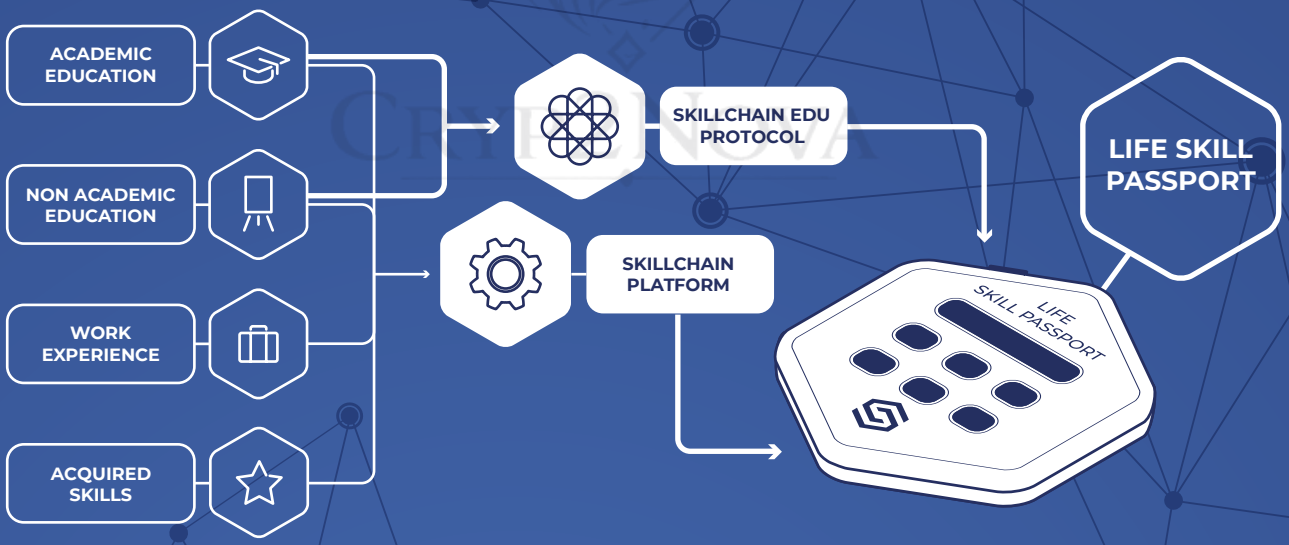
Until now.

The way to bring trust and clarity again in the job world is to certify all the academic and non-academic paths, the skills, the recommendations thanks to our Protocol: Skillchain.

This will be the new gold standard to work in the best companies, with different levels of privacy for the final user.

It's the resurrection of meritocracy, after years of lies and chaos.

This is Skillchain.



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MARKET ANALYSIS

THE EMPLOYEMENT INDUSTRY

In 2016, the employment industry generated €491 billion in revenue worldwide, mostly driven by agency work accounting for € 350 billion. Agency work is growing in many markets in Europe with the Netherlands, France, Germany, Italy and Spain all experiencing significant growth compared to the previous year and compensating for a slowdown in the UK. Japan continues to experience accelerated growth in agency work (8% compared to 7% the year before) while growth in the US, the largest agency work market, remains stable. The direct recruitment market rose slightly to € 37.8 billion, confirming its trend towards a more profitable and faster-growing HR service.

In 2016, both MSP and RPO continued to grow, with an increase of 11% and 13% compared to last year, generating € 97 billion and € 3,4 billion respectively, although such growth is flattened by theEuro/US Dollar exchange rate.

This overview reflects the positive role that HR services companies play for economies, individuals and enterprises. Acting as social integrators, agility creators, trusted labour market advisors and growth drivers, the 143.000 employment agencies the World Employment Confederation gathers – supported by its 1.9 million staff, give hope, develop confidence, build trust and deliver pride to both individuals and user companies.

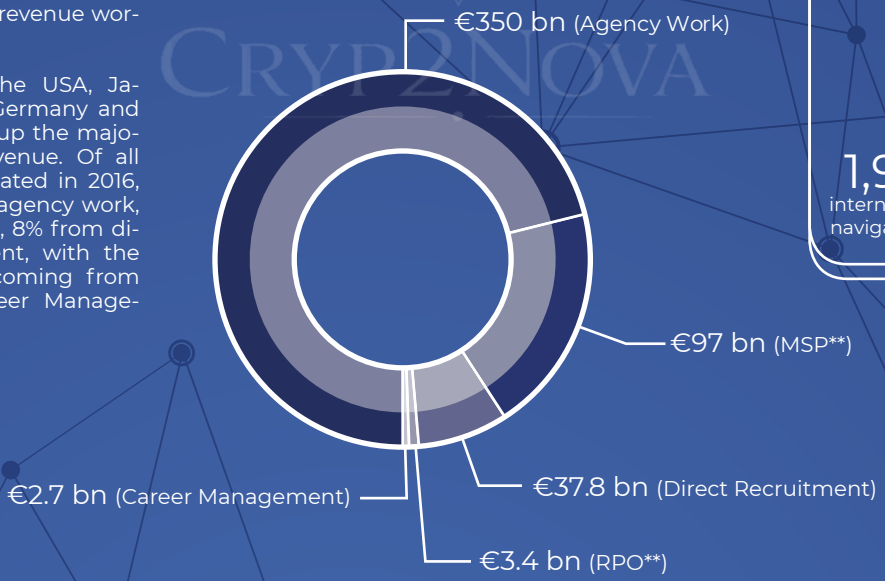
**Exchange rate US dollar / Euro: 0,83*

GLOBAL MARKET SIZE (SALES REVENUE)

€ 491 billion

In 2016, the employment industry generated €491 billion in sales revenue worldwide.

5 countries (the USA, Japan, the UK, Germany and China) made up the majority of the revenue. Of all revenue generated in 2016, 71% was from agency work, 20% from MSP, 8% from direct recruitment, with the remaining 1%coming from RPO and Career Management.



143,000
employment and recruitment agencies

1,9 million
internal staff to help people navigate the labour market

*** data provided by Staffing Industry Analysts*

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THE AGENCY WORK MARKET

Top 15 Countries ranked by sales revenue in Agency Work



As illustrated in these rankings, the 15 largest countries in terms of revenue in agency work represented 90% of the global market in 2016. The US market accounts for 42% of the global market and is by far the largest.

The USA, Japan, China, Germany and the UK account for 75% of total revenue, clearly showing agency work is still dominated by a handful of countries worldwide.

** NL figures are an estimate, not actual*

*** Figures marked with two asterisks refer to data provided by Staffing Industry Analysts*

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THE MSP MARKET

Top 10 countries ranked by sales revenue in MSP (2016, in bn€)



The global MSP market in 2016 **€ 97 billion**

The global MSP market in 2016 was worth an estimated 97 € billion. The United States leads the field unrivalled, accounting for more than half of the market alone, followed by the UK (14%) and Australia (4,2%). The top 10 countries listed below account for more than 80% of the global MSP market.

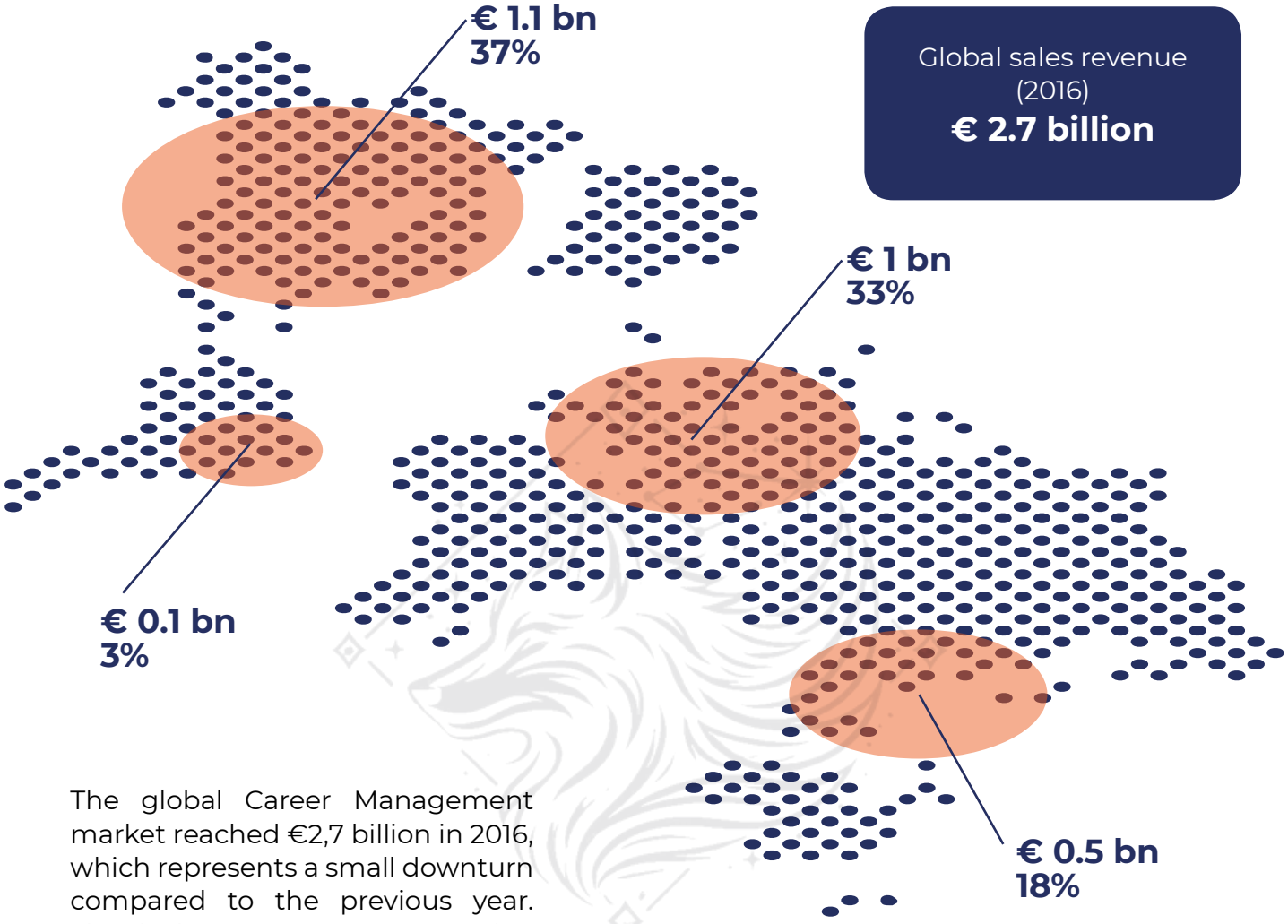
Source: Staffing Industry Analysts

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MARKET ANALYSIS

THE CAREER MANAGEMENT MARKET



The global Career Management market reached €2,7 billion in 2016, which represents a small downturn compared to the previous year. The decline, to some extent, is due to the recovery of the economy in markets where outplacement, the process of accelerating career transition for displaced employees is the most established. The regions where Career Management is the most well established are North America and Europe, followed by the Asia Pacific region.

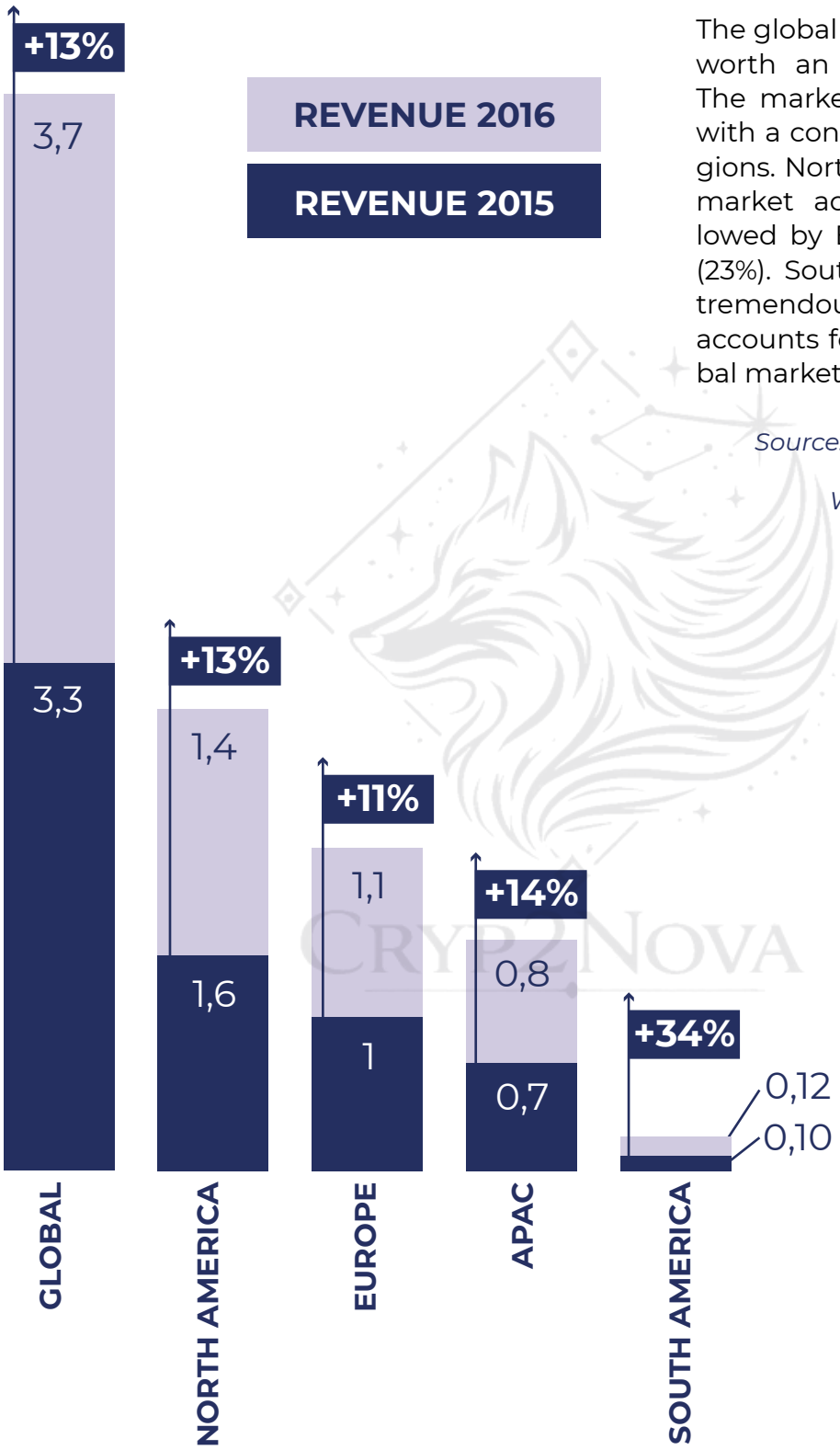
Source: estimation made by the World Employment Confederation

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THE RPO MARKET

RPO market growth (2016 in bn€)



The global RPO market in 2016 was worth an estimated €3,4 billion. The market grew by 13% globally, with a consistent increase in all regions. North America is the largest market accounting for 44%, followed by Europe (30%) and APAC (23%). South America experienced tremendous growth, although it accounts for a mere 3% of the global market.

Source: Staffing Industry Analysts

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MARKET ANALYSIS

REGIONAL FOCUS

NORTH AMERICA

The United States dominates the Northern American region accounting for 93% of the total revenue generated by the employment industry. Canada accounts for 6% of the Northern American market, showing a return to growth following a slight downturn in 2015. Mexico accounts for 1% of the total market and shows a 6,6% year-over-year growth in agency work compared to the previous year.



NUMBER OF PLACEMENTS
Agency Work
15,100,000

NUMBER OF PRIVATE EMPLOYEMENT AGENCY
20,385

INTERNAL STAFF
406,990

SALES REVENUE

€ 129 bn
Agency Work

€ 58.1 bn*
MSP

€ 17.8 bn
Direct Recruitment

€ 1.5 bn*
RPO

€ 1 bn
Career management

**Source: Staffing Industry Analysts*

SOUTH AMERICA

Brazil remains the strongest market in South America, accounting for about 20% of the total revenue generated by the employment industry despite a contracting market in 2015 due to the economic crisis with no recovey in 2016. Recent legal changes (Law on Outsourcing, Extension of the Law on Temporary Work and Labor Reform) have already positively impacted the market, with a growth rate of 5% during the 4th quarter of 2017, according to FENASERHTT, the Brazilian federation member of the World Employment Confederation.



NUMBER OF PLACEMENTS
Agency Work
1,291,000
Direct Recruitment
603,000

NUMBER OF PRIVATE EMPLOYMENT AGENCY
10,272

INTERNAL STAFF
249,564

SALES REVENUE

€ 5.2 bn
Agency Work

€ 0.2 bn*
MSP

€ 0.1 bn
Direct Recruitment

€ 0.1 bn*
RPO

€ 0.1 bn
Career management

**Source: Staffing Industry Analysts*

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Brazil has the highest agency work penetration rate in the region, followed by Colombia, Chile and Argentina, all below 1% partly due to the large amount of informal labour in the region.

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MARKET ANALYSIS

REGIONAL FOCUS

EUROPE

The UK leads the European employment market and was responsible for close to 30% of the revenue generated by the private employment industry in 2016 with a total revenue of €36 billion (for all HR services combined). The German market is the continent's second largest, followed by France and the Netherlands. Half of the world's best performing markets in agency work and 11 out of the 15 best performing markets in direct recruitment are located in Europe.



NUMBER OF PLACEMENTS

Agency Work
9,441,000

Direct Recruitment
1,482,000

NUMBER OF PRIVATE EMPLOYMENT AGENCY
75,800

INTERNAL STAFF
429,300

SALES REVENUE

€ 139 bn
Agency Work

€ 30.3 bn*
MSP

€ 11.3 bn
Direct Recruitment

€ 1 bn*
RPO

€ 0.9 bn
Career management

**Source: Staffing Industry Analysts*

APAC

Japan, Australia and China are ranked among the 10 best performing markets in both agency work and direct recruitment.

Japan, the second largest market in agency work, shows a solid year-over-year growth of 8% and ranks sixth amongst the best performing markets in Direct Recruitment.

Australia stands out in the Asia Pacific region as a very mature and competitive market. It holds third place in our MSP and Direct Recruitment rankings and owns the second highest penetration rate in Agency Work (3,6%).



NUMBER OF PLACEMENTS

Agency Work
13,595,325

Direct Recruitment
1,717,554

NUMBER OF PRIVATE EMPLOYMENT AGENCY
32,966

INTERNAL STAFF
769,750

SALES REVENUE

€ 96.1 bn
Agency Work

€ 9.9 bn*
MSP

€ 8.3 bn
Direct Recruitment

€ 0.7 bn*
RPO

€ 0.5 bn
Career management

**Source: Staffing Industry Analysts*

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Enabling Adaptation

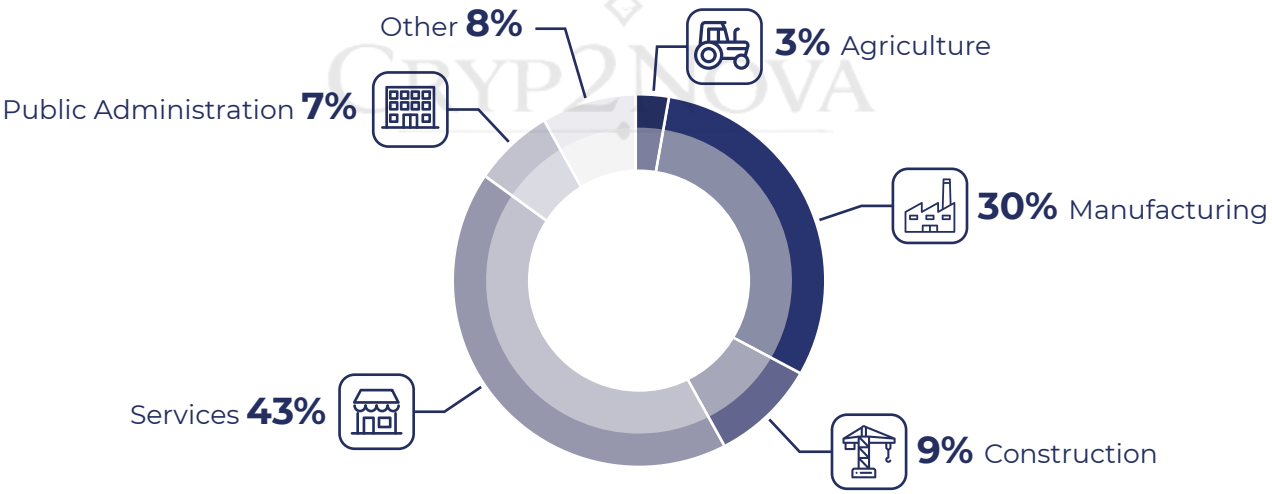
In 2016, the employment industry supported over 5 million companies to grow in a volatile business world, bringing them access to a diverse workforce, covering all sectors in particular services (43%) and manufacturing (29%). The report shows that private employment agencies engage with job seekers who possess a wide range of skills and abilities. Globally, 48% of all workers possess medium-level skills, a proportion that has remained steady compared to the previous year. As the content of the work undertaken by agency workers evolves, training has become an absolute necessity for both companies and employees. Our report finds that 32% of all agency workers gained access to training in 2016. The employment industry brings innovative solutions to training as exemplified by bipartite training funds, which offered access to training to 400 000 agency workers in 2016.

5 MILLION COMPANIES
gained access to a diverse workforce

The employment industry covers all sectors especially **SERVICES (43%)**

32% of all agency workers gained access to **TRAINING**

FACILITATE WORK TRANSITIONS AND SOCIAL MOBILITY



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INCREASE WORK INCOME

Students in work and their contribution to labour markets

This graph evaluates the size and composition of the student labour force. A common trait of student work is its very high degree of flexibility compared to that of non-students, allowing them to combine work and study. The share of working students differs greatly between countries, with students in Belgium, Finland and Spain contributing to higher rates of student employment.

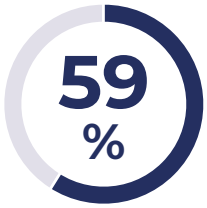
Share of Students within Agency Workers



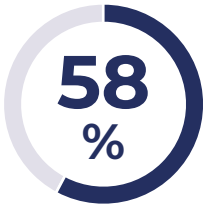
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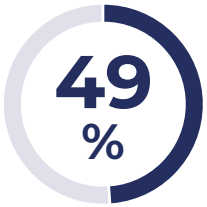
PLANNED INVESTEMENT IN THE EMPLOYMENT MARKET



Finding qualified job candidates

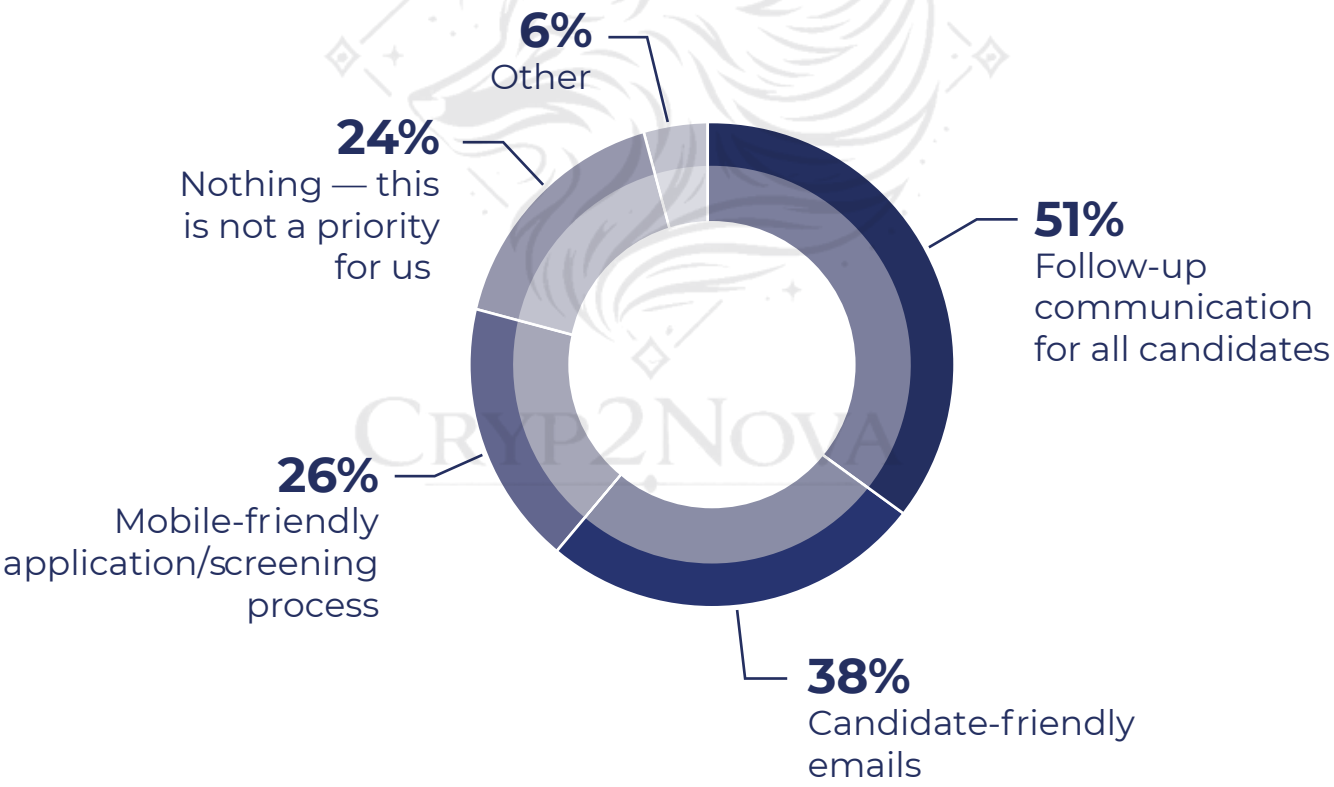


Keeping good employees/employee turnover



Making HR processes more efficient

What organizations are doing to ensure a good candidate experience:



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BAN-THE-BOX LEGISLATION IN THE RECRUITING PROCESS

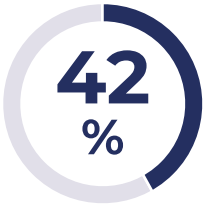
Regulations affecting candidate screening are becoming increasingly common, raising compliance concerns for HR professionals

Employers — particularly those that hire workers in multiple jurisdictions — recognize that HR legislation is not uniform nationwide. Take “ban-the-box” legislation, which mandates, in part, the removal of job application questions related to previous criminal convictions.

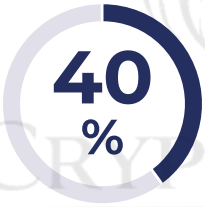
As of March 2018, 12 states have passed ban-the-box legislation, as have 17 cities and counties. But the rules vary significantly with respect to scope, timing, and notice. Similarly, a number of states and cities have passed pay equity laws that bar employers from asking about a candidate’s salary history, but again, the specifics of pay equity laws vary from jurisdiction to jurisdiction.

BEST PRACTICE: Legal counsel with expertise in compliance issues should be engaged to advise on new legislation that affects the hiring process.

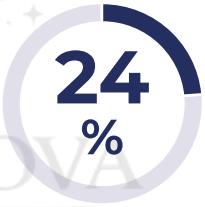
Biggest Compliance Concerns



Negligent hiring



Equal Employment Opportunity Commission (EEOC)



Fair Credit Reporting Act (FCRA)



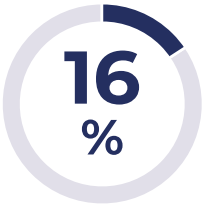
Medical marijuana



Ban-the-box legislation



Immigration and Customs Enforcement (ICE)



Negligent retention



Other

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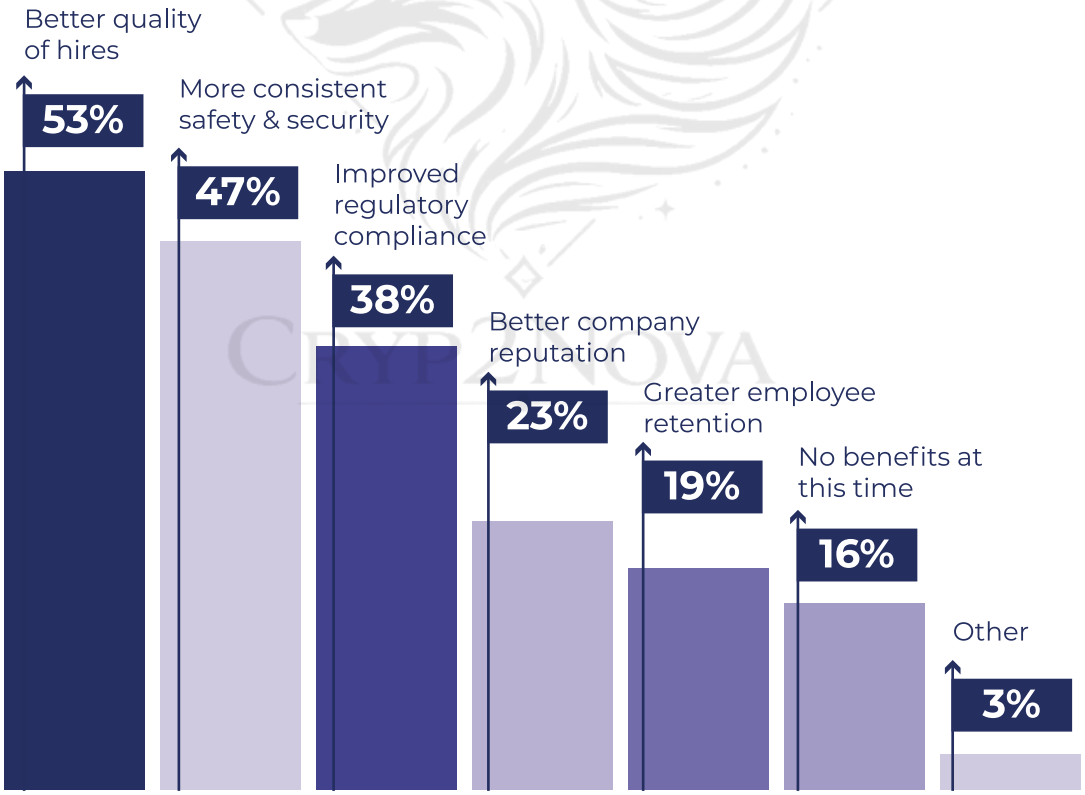
Background checks help companies hire better employees

The vast majority of employers – 84% – continue to derive significant benefits from background checks.

- Individuals with questionable backgrounds may seek out employers that don't do background checks.
- In the event of employee violence, many states will hold an employer legally liable if it should have known an employee posed a threat to others.

BEST PRACTICE: Background checks can help protect the company's reputation, which can be tarnished by employee actions as well as disgruntled employees who air their grievances on social media.

Benefits of employment screening



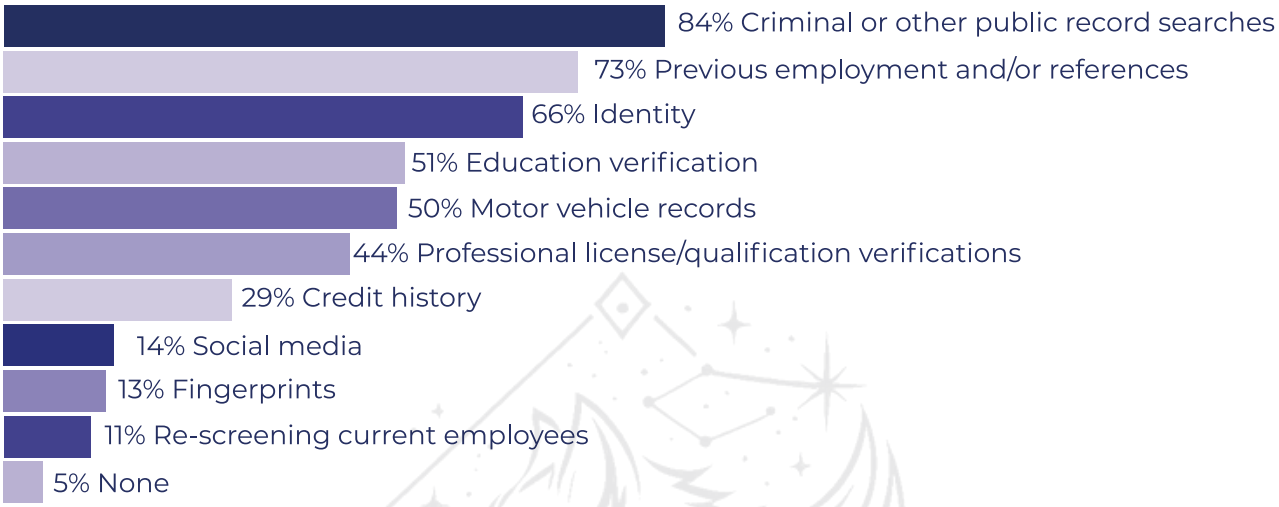
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The most popular types of background checks

Organizations of all sizes and in every industry depend on background checks to help ensure a sound hiring decision.

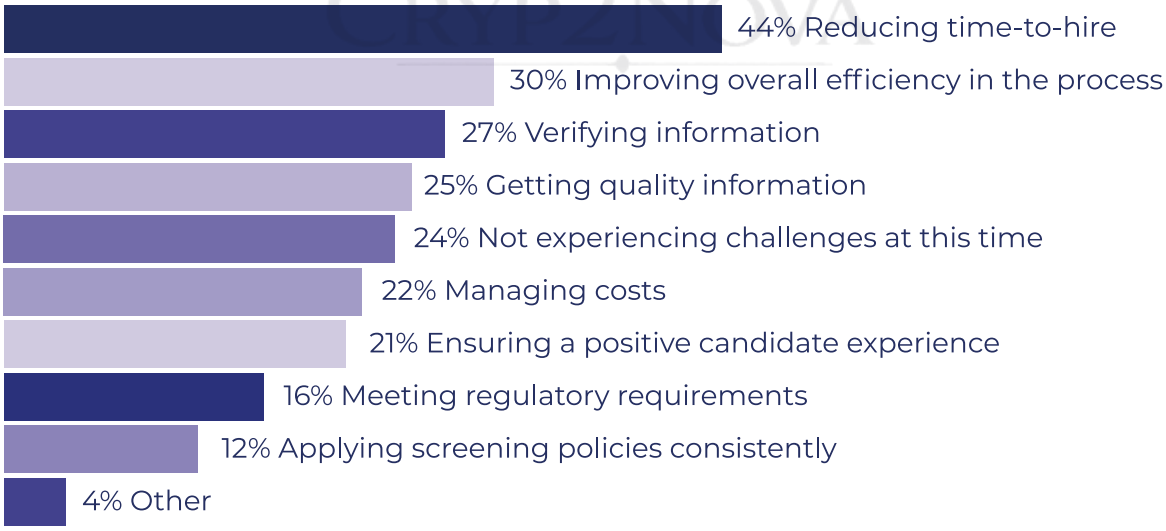
Background checks performed by organizations:



Companies strive for improved efficiencies in the hiring process

Landing top talent quickly is critical in a competitive job market, but it's just as important to ensure a thorough screening process. With more complex candidate backgrounds – including self-employed workers, as well as those who have lived overseas – and employers' increased emphasis on workplace safety and data security, organizations are struggling to find a balance between speed and accuracy.

Most significant background check challenges:



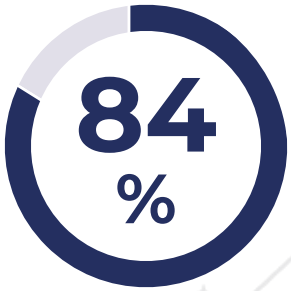
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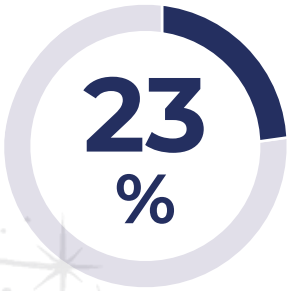
Candidates at all levels — even top executives — misrepresent information on their resumes

Although resume fabrications are most common among junior-level job seekers, many senior-level executives and government officials have found themselves in the uncomfortable spotlight after it was revealed they misrepresented their experience.

Fabrications are commonplace, often centering on educational credentials:



of respondents have found a lie or misrepresentation on a resume and/or job application — that's up dramatically since 2012, when 66% reported finding fabrications



of respondents say background checks have revealed misrepresentations in educational credentials

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The Answer of the new generation

Different ways of finding a new job for the different generations.

BABY BOOMER Age 51+	From someone who works in the same company
X GENERATION Age 36-50	Contacted by recruiter / head hunter / job agency
Y GENERATION Age 18-35	Website specialized in job offers

Fonte: sondaggio LinkedIn, Come e perché si cambia lavoro (marzo 2015)

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Main obstacles for candidates



Main complaints of the candidates

- HR managers wants the excellence from the very beginning of carreer path.
- They don't want to invest on training programs.
- Superficial job descriptions and overestimation of job requirements
- Recruiters' lack of knowledge of different market industries.
- Deathly slow recruiting process, to much mistery, no answers from recruiters.
- There is an urgency of relation capabilities but most of companies are lack of it.
- Too focus on ticking different requirements, not enough focus on deeply understanding the candidate attitude.
- Recruiting is not up with times.

Source: LinkedIn, Come e perché si cambia lavoro (marzo 2015). I dati mostrano la media globale.

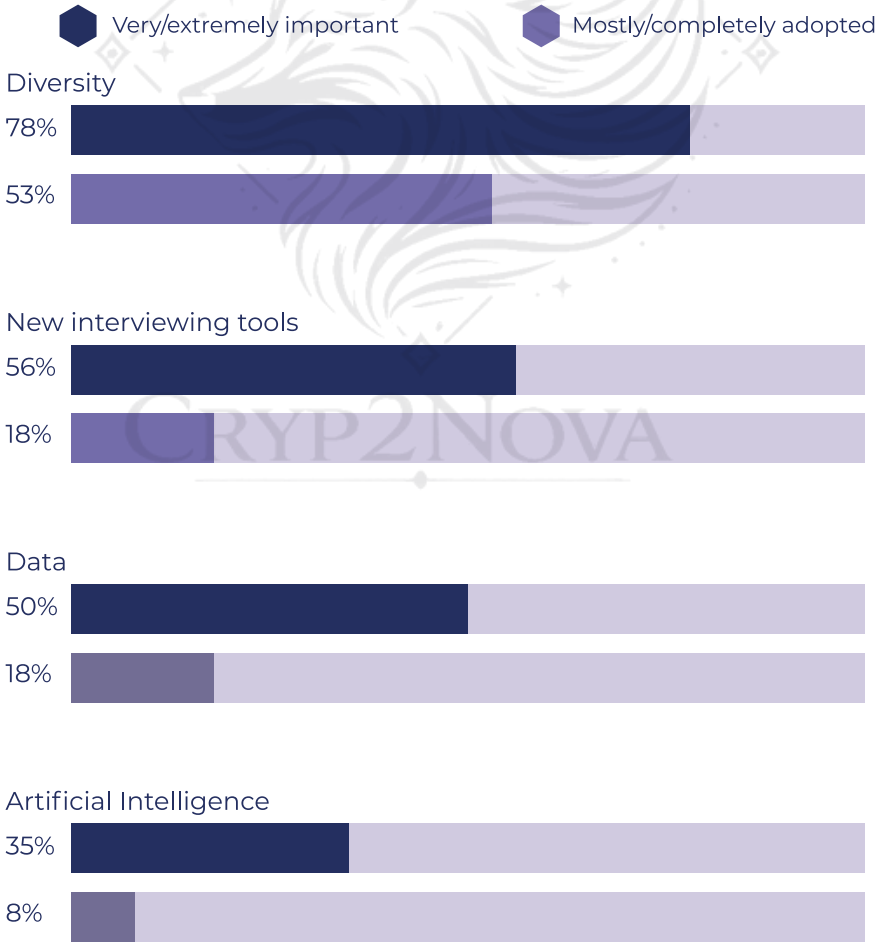
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TRENDS TO WATCH IN 2018

Research, expert interviews, and the pulse of the industry are clear. The trends to the right will be most impactful in shaping how you hire in the years to come.

- Diversity is the biggest game-changer and most embraced trend with over half of companies are already tackling it head-on.
- New interviewing techniques (e.g., soft skills assessments and job auditions) are gaining favor as ways to augment traditional interviews, but adoption is still early.
- About half see data as critical to the future of hiring, but consistent usage still isn't widespread.
- Artificial Intelligence (AI) is the least mature trend, but don't be fooled: you're probably already using AI in your job and it may just be the boldest disruptor of all.

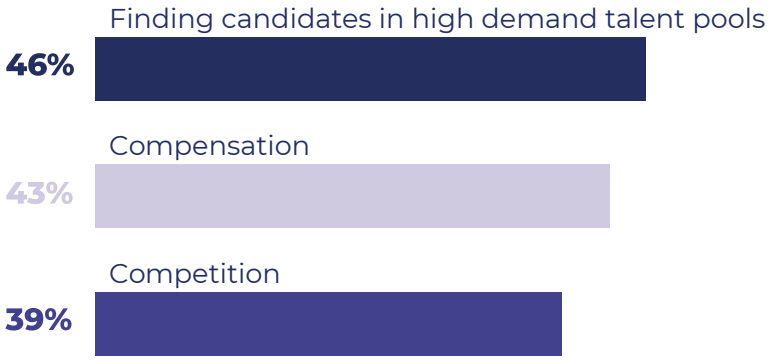
TOP TRENDS SHAPING THE FUTURE OF RECRUITING AND HIRING



Source: LinkedIn, Come e perché si cambia lavoro (marzo 2015). I dati mostrano la media globale.

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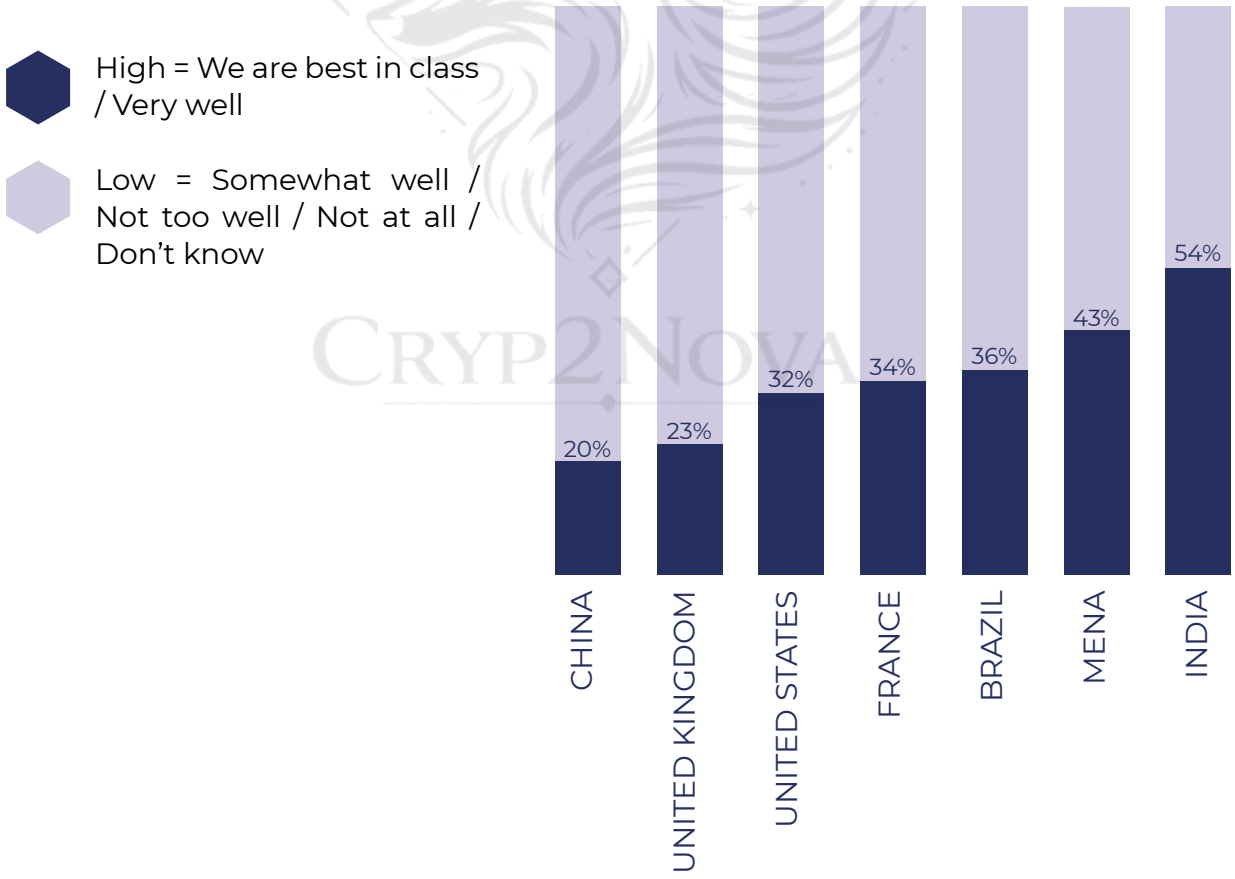
TRENDS TO WATCH IN 2018



BUT LEADERS LACK CONFIDENCE IN MEASURING QUALITY

Talent leaders aren't convinced that they're measuring quality of hire effectively. Only 33% of respondents feel that their methodologies are strong, and an even smaller 5% felt "best in class." Therefore, there's a lot of opportunity to improve how you calculate and present quality of hire.

How well organizations feel they measure quality of hire



Source: LinkedIn, Talent Solutions, Global Recruiting 2016

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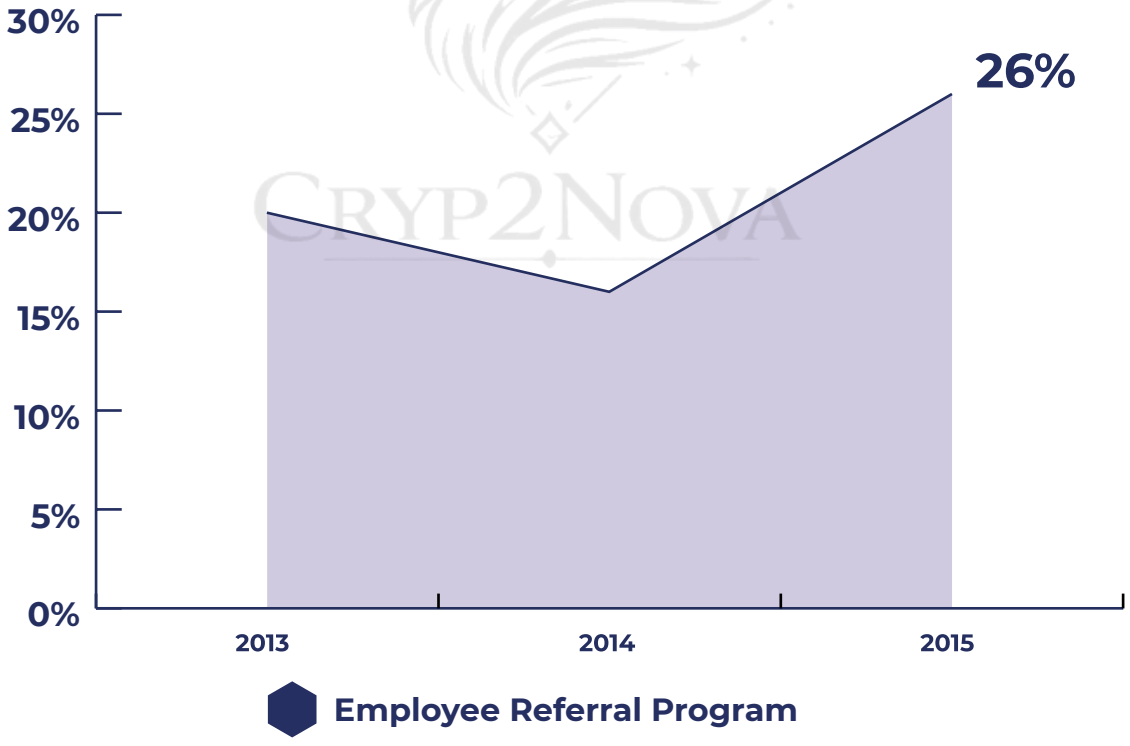
REFERRALS GROW AS A KEY SOURCE OF QUALITY HIRES

While social professional networks take the top spot in sources of quality hires, employee referrals has grasped the attention of talent leaders worldwide. It's likely because referred employees have a longer tenure (Jobvite Index) and higher job performance (ERE). As a result, more leaders consider employee referrals to be an essential trend.

Top sources of quality hires



Long-lasting trends in recruiting



Source: LinkedIn, Talent Solutions, Global Recruiting 2016

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Employee referrals are the top source of quality hires

The stats below illustrate the rise and reign of employee referrals. It's no surprise that more and more companies are starting to develop programs like these, given that referred employees are faster to hire, perform better, and stay longer in the company.

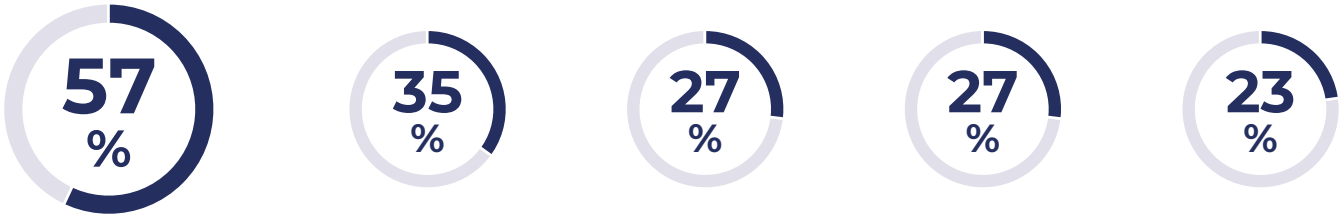
What are your top channels for quality hires?



Differentiating from the competition is a top concern for recruiters

When your team is strapped for resources and dealing with intense competition, focus on initiatives that can bring you scale. One of the most effective ways to do that and differentiate from your competitors is to work on your employer brand. Craft messaging that is the right blend between what your target candidates are looking for and the unique value proposition of your company.

What are the top challenges your team is facing?



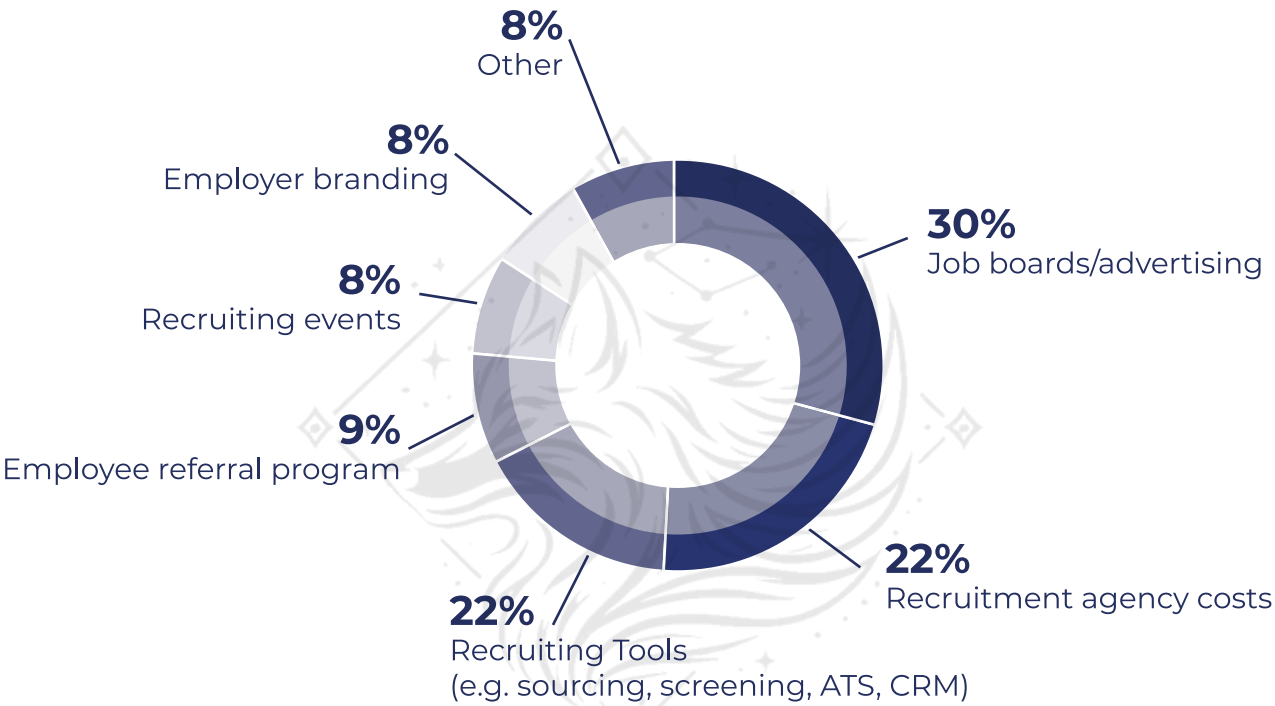
Source: LinkedIn, Talent Solutions, Global Recruiting 2016

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Employee referrals are the top source of quality hires

Despite recruiters sharing that employee referrals are the top source of quality hires, very little budget gets allocated to referral programs. Same with employer branding – described as one of the most important trends, it is one the last places where teams invest. The bulk of the team's budget goes to more traditional tactics like posting jobs and staffing agencies.

What is the current breakdown of your recruiting budget?



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Source: LinkedIn, Talent Solutions, Global Recruiting 2016

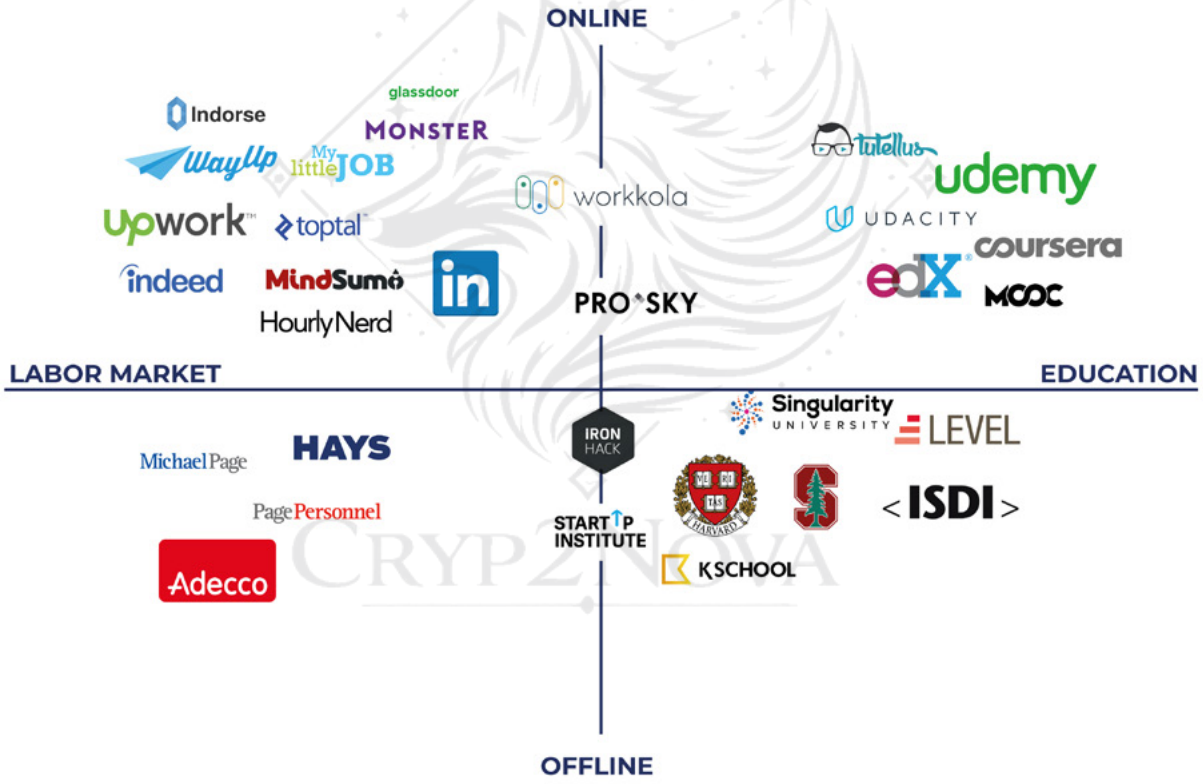
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From A Competitive Landscape To A Cooperating Landscape

Bearing in mind that blockchain and smart contracts are extremely recent technological developments, competition in the field of tokenization of talent and knowledge is scarce. Existing players – first movers – find themselves in the earliest stages of technology deployment and product/market fit tests.

Nevertheless, the following graph maps a broad array of established "old school" and tech-based players in the learning-recruiting-talent management industries, with the aim of showing a broad scope of direct and indirect competition.

Current competitors landscape in Talent Industry



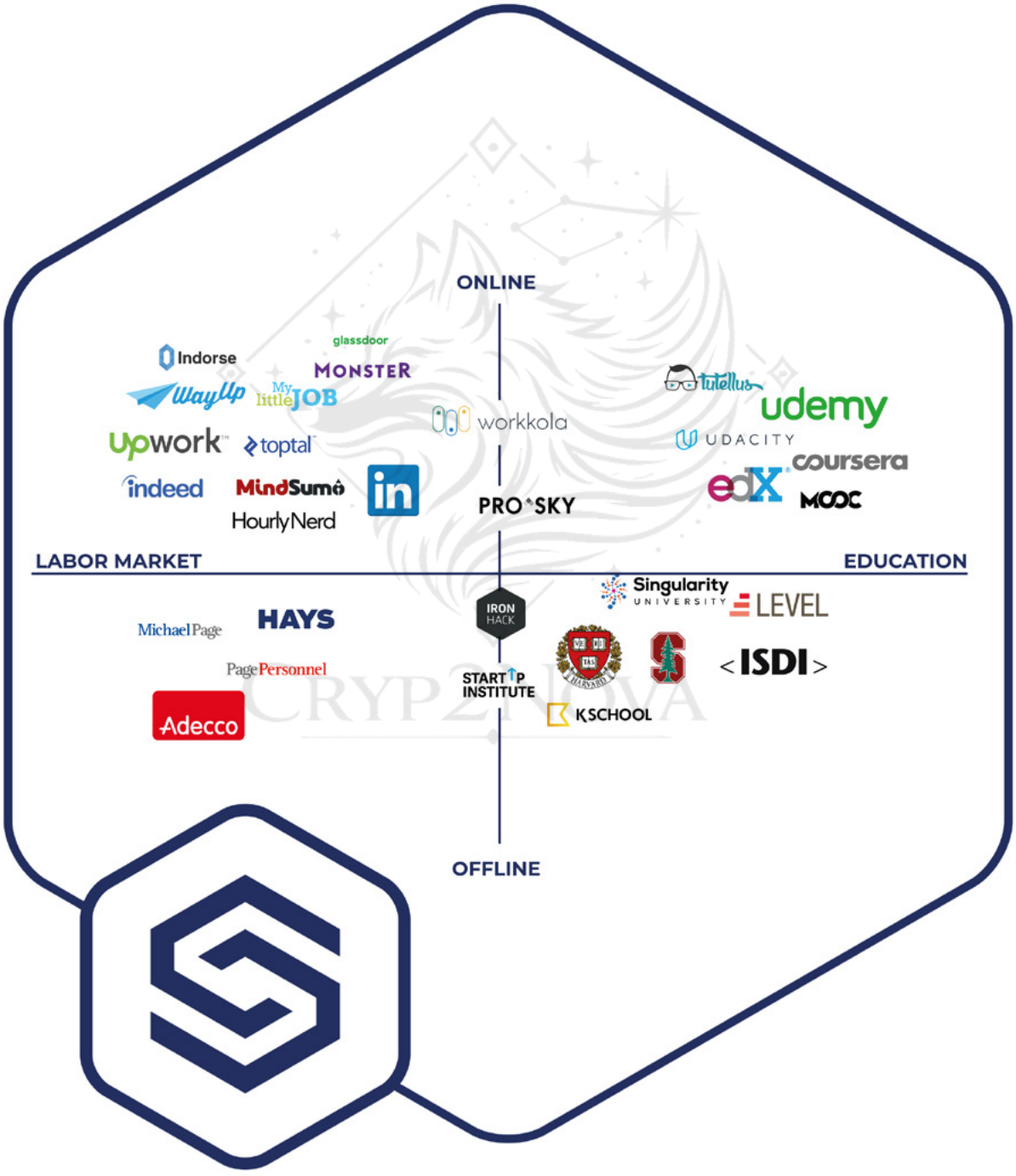
The competitors landscape is composed by a wide variety of different solutions (Workkola among them) that try to "fight alone" to find and propose to the world the perfect solution.

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COMPETITOR ANALYSIS

Skyllchain moves forward and see all this competition as a big opportunity for potential partners towards the Skyllchain vision of universalization and distributed management of talent acquisition and recognition.

“Co-ompetitors” landscape within Skillchain



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BLOCKCHAIN TECHNOLOGY



The goal of the project is to build a fully certified resume, with data coming from the source of the skills (schools, universities, training and employment companies) and are written indelibly and eternally on the blockchain. The LSP will be written in ethereum technology on the blockchain: this cryptocurrency technically provides the ability to create its own "private ledger" where to store the skill data with the skillchain protocol. This creates a private environment where the skills database is written non-editable and forever. These data will then be available for research of specific skills worldwide. The protocol and the "private ledger" in a second phase will be made available for use also outside the Skillchain platform to facilitate its diffusion.

There will be two ways in which skillchain will use the blockchain: the first will be the one just described writing and reading data in the skillchain private ledger in ethereum environment; the second will serve the token economy that will control access to all the services of the platform. This second phase involves the use of proprietary tokens, called SKI, which will be the current currency to access portal services. The SKI will be listed in different exchanges and then traded with any other currency either crypto or fiat. All payments will be written in blockchain in ethereum environment.

SKI tokens will be created in the initial phase according to the methods and quantities described in the chapter on the distribution of SKI that will support the launch of the ICO. As previously described, the portal will have two types of smart contract available: the first dedicated to skills writing and reading on the blockchain. The skills data, acquired by adopters and by companies that want to certify the platform users' work experience, will be managed by a token dedicated to the "private ledger" of the Skillchain portal.

The second token will be quoted on different exchanges. The user who wants to access the portal services will have to create his own wallet on one of these companies, to transfer in this wallet the liquidity (in cryptocurrency or in ordinary currency) and buy the SKIs necessary to use the services. The services will be available either through a monthly subscription (with a minimum subscription of 3 months), or through direct payment of the individual services. Exceptions to this rule will be:

- **academic adopters (universities)** who will receive SKI in exchange for the provision of their data
- **final users (students and employees)** who have joined our ICO phase or one of the promotions launched for the launch of the ICO
- **companies** that will certify the work experience of their employees or former employees and who will receive SKI for their contribution

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Analysis of the main features

The analysis will be developed in 3 points:

1. User (logins, attributes and functionalities) and privacy management

2. Management of skills: courses and acquisition of data from the institutions, work experiences and attitudes

3. Services available to companies and head-hunters - token economy

1. User management

Registration on the portal

On the portal, we will have three different types of users with different functionalities and permissions that will have to be recognized and loaded at login (with the respective customized functional menus). The user's recognition will take place through a KYC (Know your customer) procedure, which must include:

1. **physical person:** a strong recognition with the load of a document and a photograph taken in real time and confirmed by email

2. **legal person:** attestation of existence by single country (e.g. Italy: Visura Camerale)

The procedure can be followed internally or refer to a partner who has already done the recognition. The user will be identified by a unique code derived from the country of origin (country field) and the code itself (e.g. Italy: fiscal code for natural person and VAT number for companies). Then there will be the link between a physical person and a company through the specification of the role in form 1: n.

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The different types of registration will be:

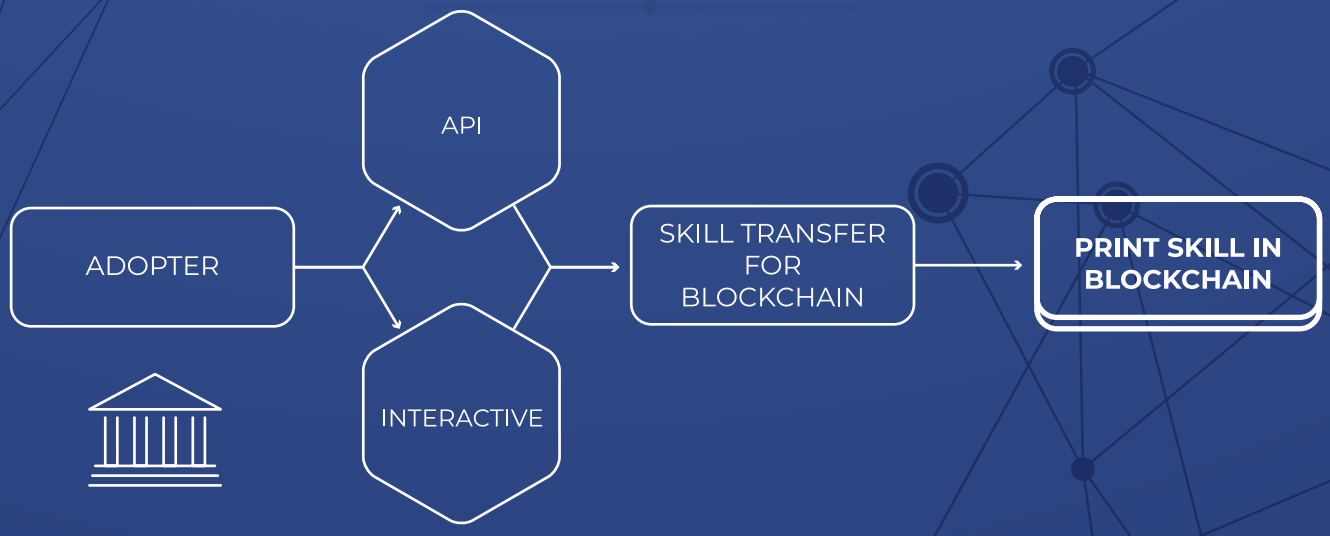
University or Adopter:

They are training companies both public and private. They are characterized by one or more contacts (relationship 1: n company: referents). The company data will be inserted following the signing of the adoption contract. Upon insertion, a company supervisor login is created automatically, which will then be used to create the logins of the various roles.

For adopters with limited data streams, manual data input masks will be provided.

The functions of the company supervisor will be:

1. Creation of contacts
2. Activation of the data loading procedure
3. Management of the return diagnostics
4. Verification of the data acquired from the portal
5. Analysis of the data provided:
    a. to look at the data provided with statistics and logs
    b. research and analysis on their own data that users have decided to make public (level 1, 2, 3 and 4 of privacy)
    c. research and analysis of market data
    (all data that have been made public by users, companies, trainers and he-ad-hunters).



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Company:

Will use the services of the portal. They are characterized by one or more contacts. The company attests itself on the portal with its data and the function of legal representative with relative login from “company supervisor”.

The functions of the supervisor will be:

1. Creation of contacts

2. Function to confirm the references requested by the user

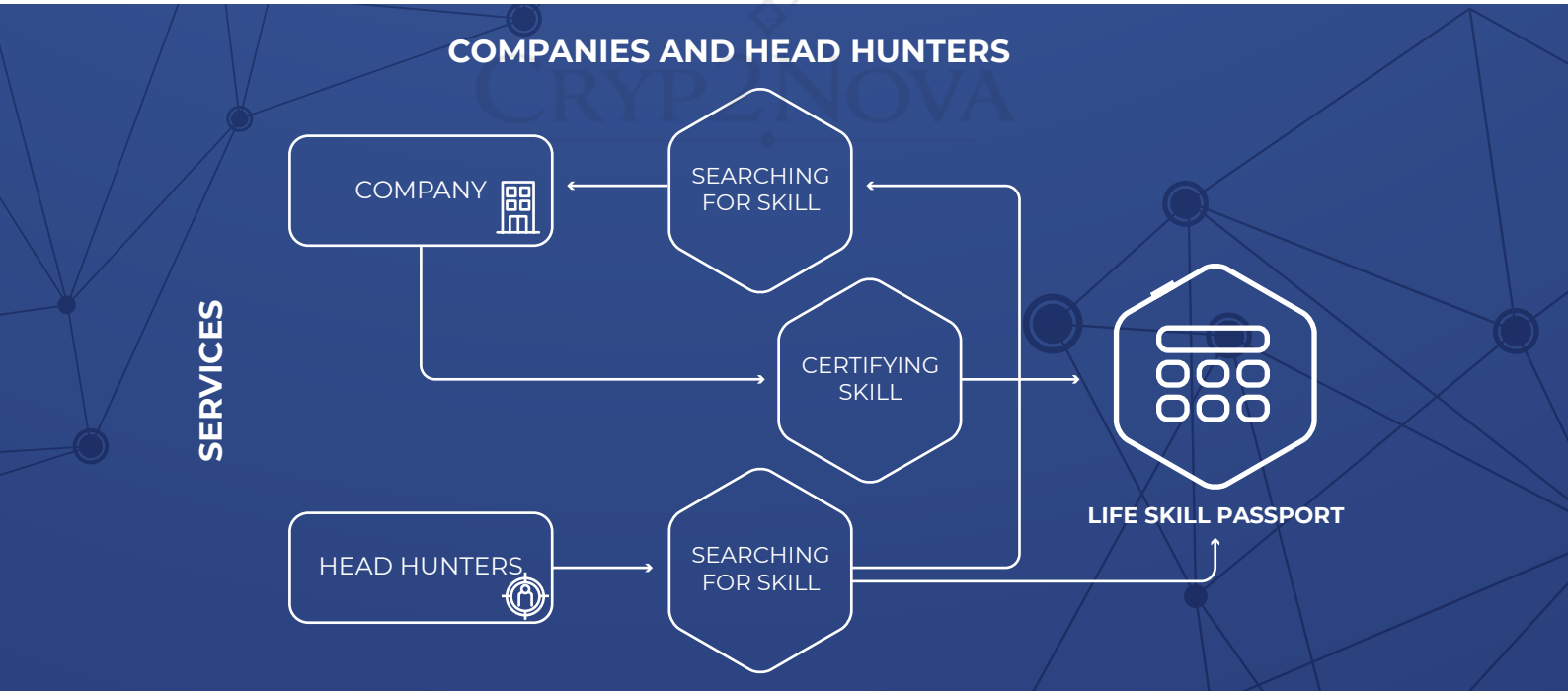
3. Analysis of the data provided:

    a. to look at the data provided with statistics and logs

    b. research and analysis on their own data that users have decided to make public (level 1, 2, 3 and 4 of privacy)

    c. research and analysis of market data
    (all data that have been made public by users, companies, trainers and head-hunters).

This last functionality will be controlled by a specific authorization of the portal that will manage the credits acquired by the company following the confirmation of the required references. The requests must be subject to the payment of commissions whose amount will be managed in the list of services. “Need: Development of the price list for token economy”



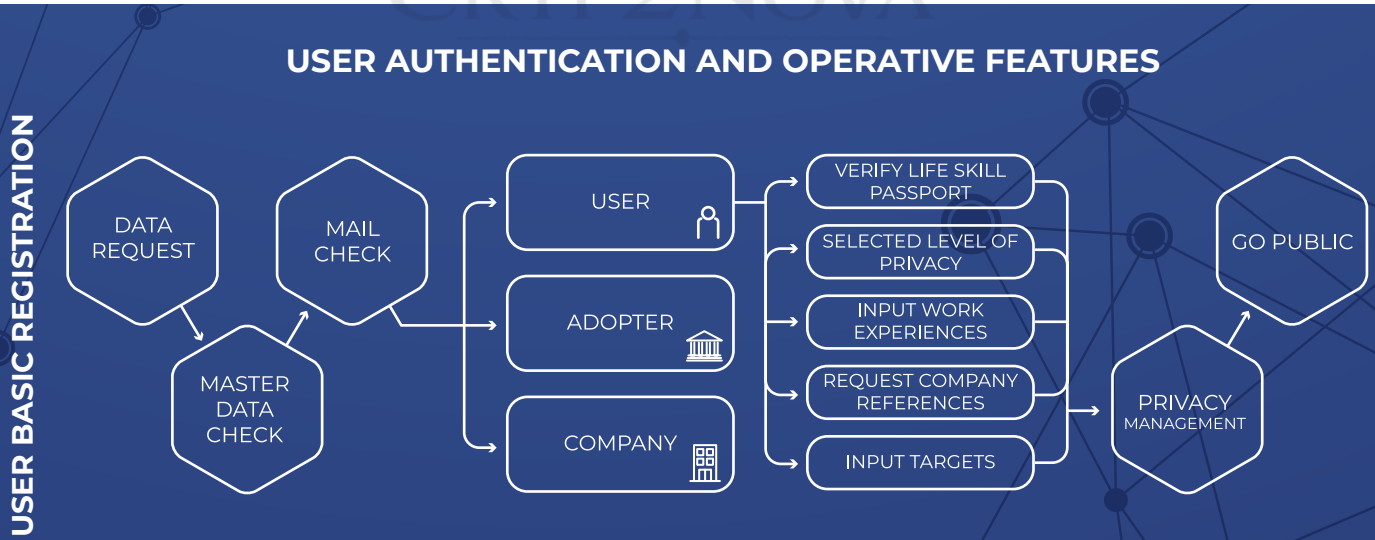
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End User:

These people will use the information stored in the blockchain for the creation of the **"LIFE SKILL PASSPORT"**. Users must individually register into the portal and recognize by a strong authentication protocols that will be adopted as described in the previous chapter. The user will have access to all the basic and complementary services of the site through the signing of a contract that also includes the development of privacy and a list of services. Through a personal code (e.g. in Italy the fiscal code) will have the following features active:

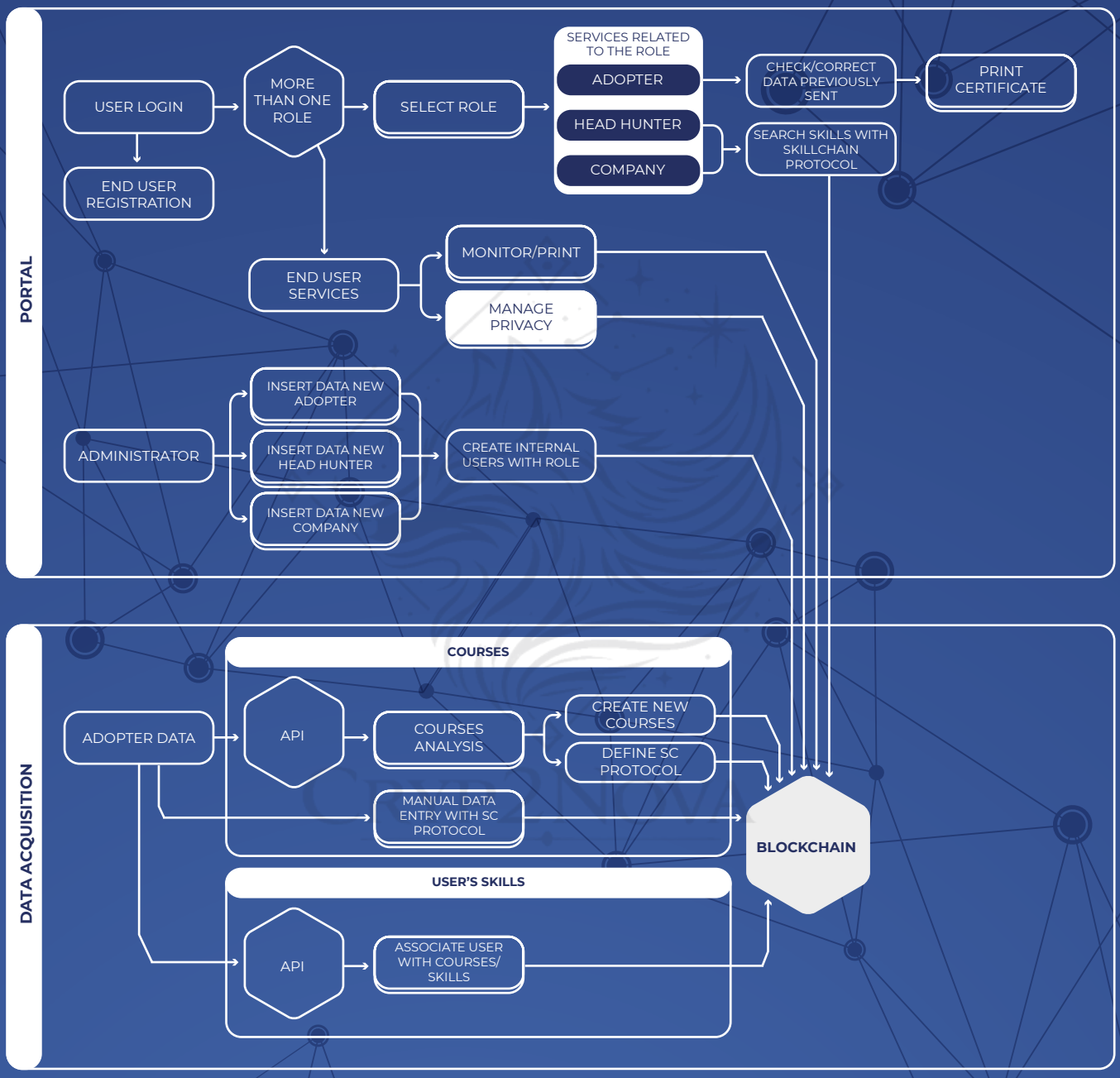
1. Viewing:
    a. of your personal data
    b. of the current position
    c. of positions certified or not certified and skills acquired
    d. of the targets of educational and professional growth requested for a specific job position to be asked to the recruiter
2. Visualization of data transmitted by institutions and training companies
3. Management of the privacy level of your data
4. Input of professional skills and work experiences with requests for original references
5. Analysis and control of data management

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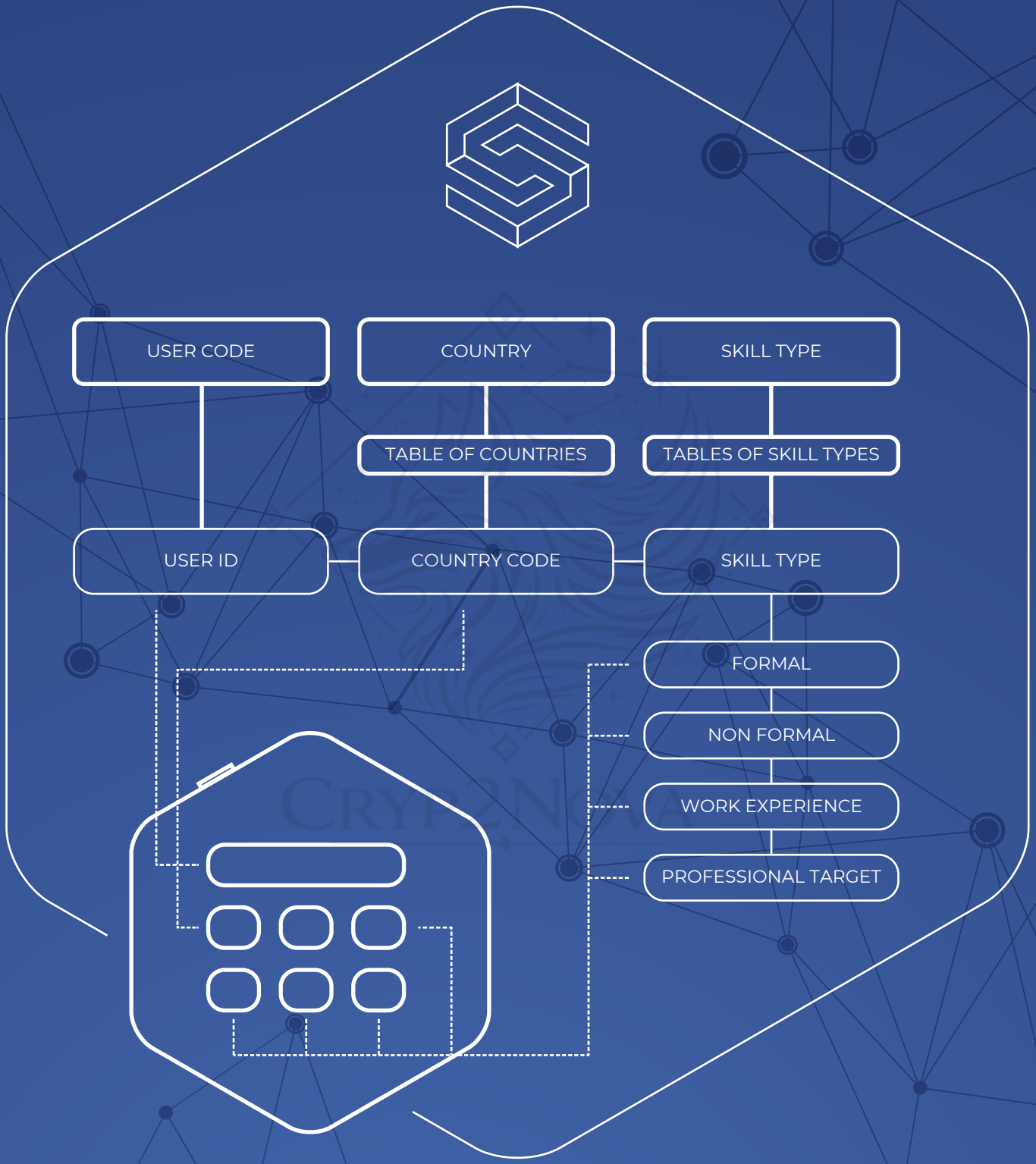
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GENERAL PROCESS



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Skillchain Protocol



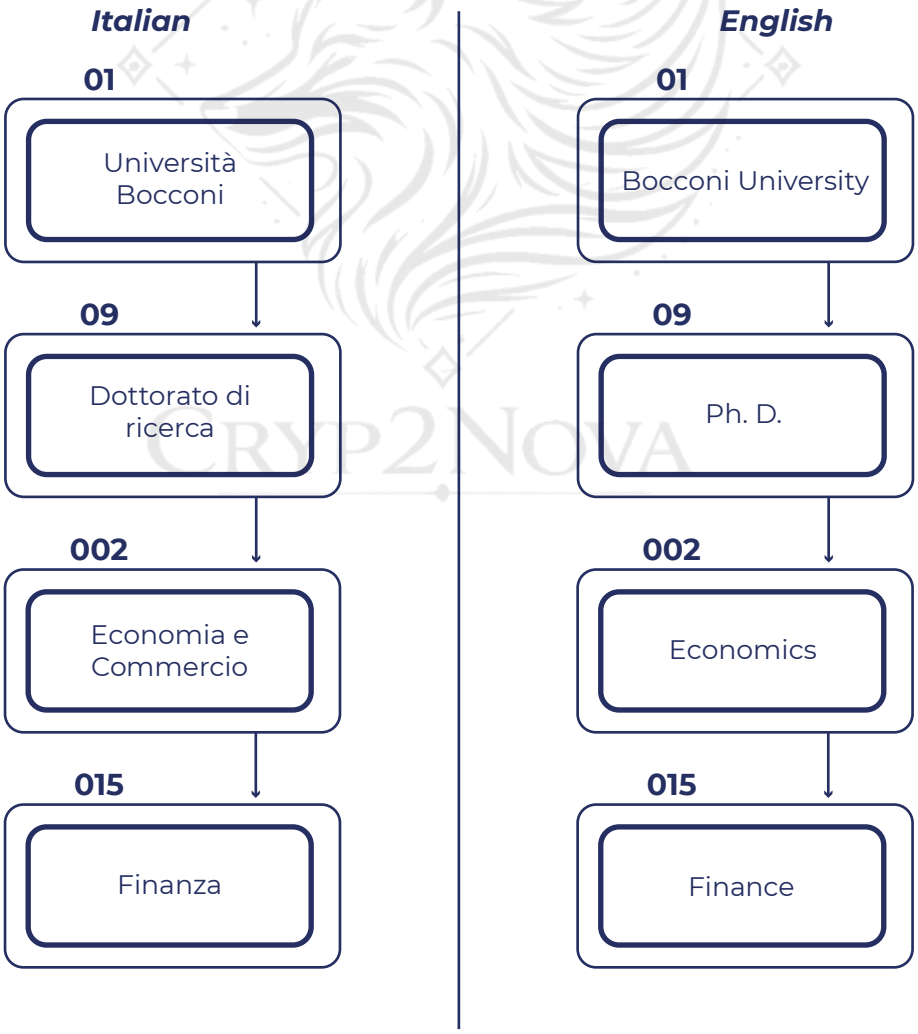
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Transactions to and from blockchain according to the transcoding protocol described above will be developed in open source language and made public. The transactions will refer to a multilingual protocol for which the descriptions (mentioned in the preceding chapter) will be transformed into codes. The translation tables of the codes in the various languages will be published so that every single language will have the local specifications.

For example, PhD in economics specialization finance of the Bocconi University will have:

- a code that identifies the Bocconi University
- a code that identifies the research doctorate
- a code that identifies the subject of the main degree
- a code that identifies the specialization

for example, the following tables will be published:



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The blockchain record that specifies that Mr. John Doe (public key xycycucil46123) has successfully attended the PhD at the Bocconi University will be as follows:

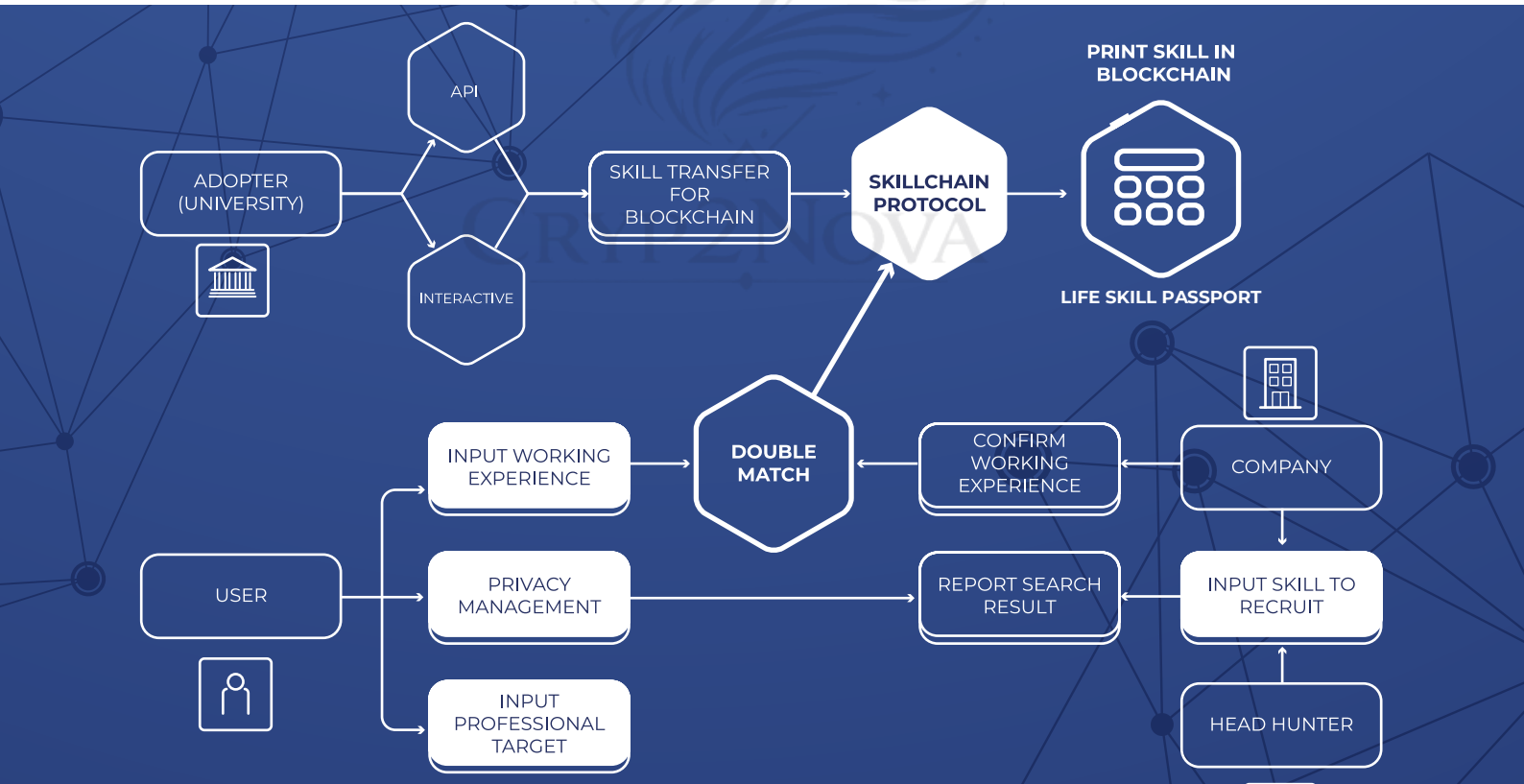


Where the dots simplify all the informations related to the protocol.

Acquisition of data from institutions and training companies

The portal will have to manage the following features:

1. Differentiation of data between institutions and training companies
2. Management of listing data courses with different information content for institutions and training companies
3. Management of different data acquisition methods
4. Customization of data acquisition APIs for different institutions and companies
5. Management of customized diagnostics for each type of acquisition
6. Management of communication and interactivity with the various institutions and companies



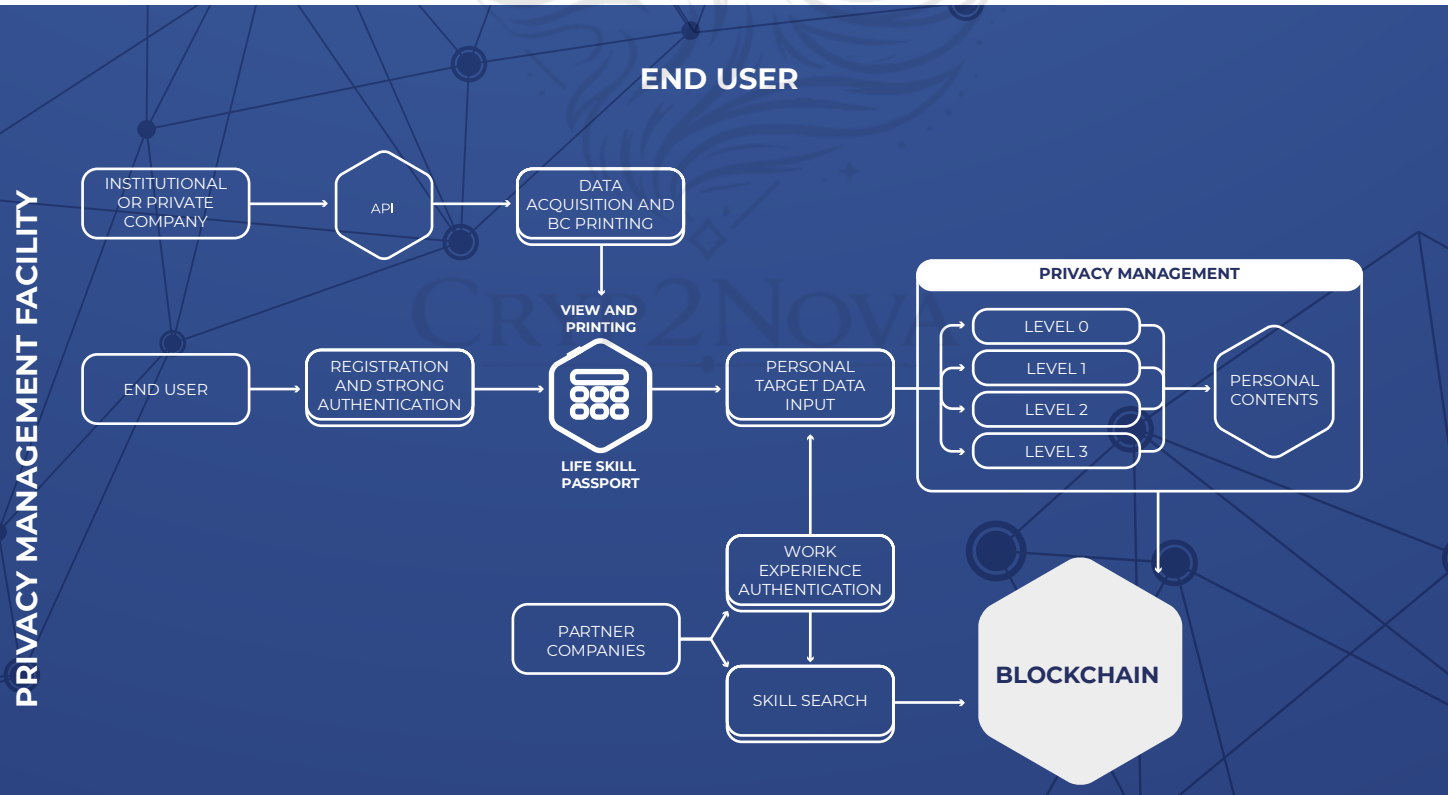
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It is important to remark that the end user that earned the single skill owns these data. This way the data will remain not visible in any kind of recruiter's search until the end user will give his consensus through the Skillchain portal privacy features. These data can only be observed and checked by the company (formal or not formal) that trained the end user for a specific skill.

User privacy management

Individual Life Skill Passport user privacy: user data will have four distinct levels of privacy:

- **level 0:** the user has given consent to see all his data including those to contact him
- **level 1:** the user has given his consent to see all his data but with a specific request for the contact (the company involved will be mailed a request for contact with the references)
- **level 2:** the user has given consent to see only the certified skills but not the targets of financial and professional growth and the positions required
- **level 3:** the user doesn't want his data to be displayed in any search



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TOKEN FUNCTIONALITY

Skills research service

Service available to companies and head-hunters who want certified qualifications in the various areas of expertise. Search fields related to:

1. competence (subject in which specific knowledge is sought)
2. level of competence (skill level diploma degree private course and all fields of specification)
3. certified work experience in the subject
4. personal data search fields (location, age, ...)
5. fields of motivational research and professional growth

Market statistics service

Cross sectional analysis of the requests and the skills that they draw from the whole DB to define for the individual subjects of competence: level of competence, work experience, motivation and professional growth

Perfect Skill Passport service

Based on the research described in the previous point, through a self-feeding selection algorithm (machine learning) we will build a kind of ideal candidate select per skill level, skill argument, geographic area, ... This will be useful to

1. the end user to set a path for professional growth,
2. training institutions to go to fill those training vacuums required by the market,
3. head-hunters for a comparison between the levels of expertise available and those ideal for the market.

This solutions will change over time with the movement of the training market and the search for skills

Ancillary services

1. Send your Life skill passport
2. Print your Life skill passport both on paper and digitalSkillChain Economy [token economy for skillchain]

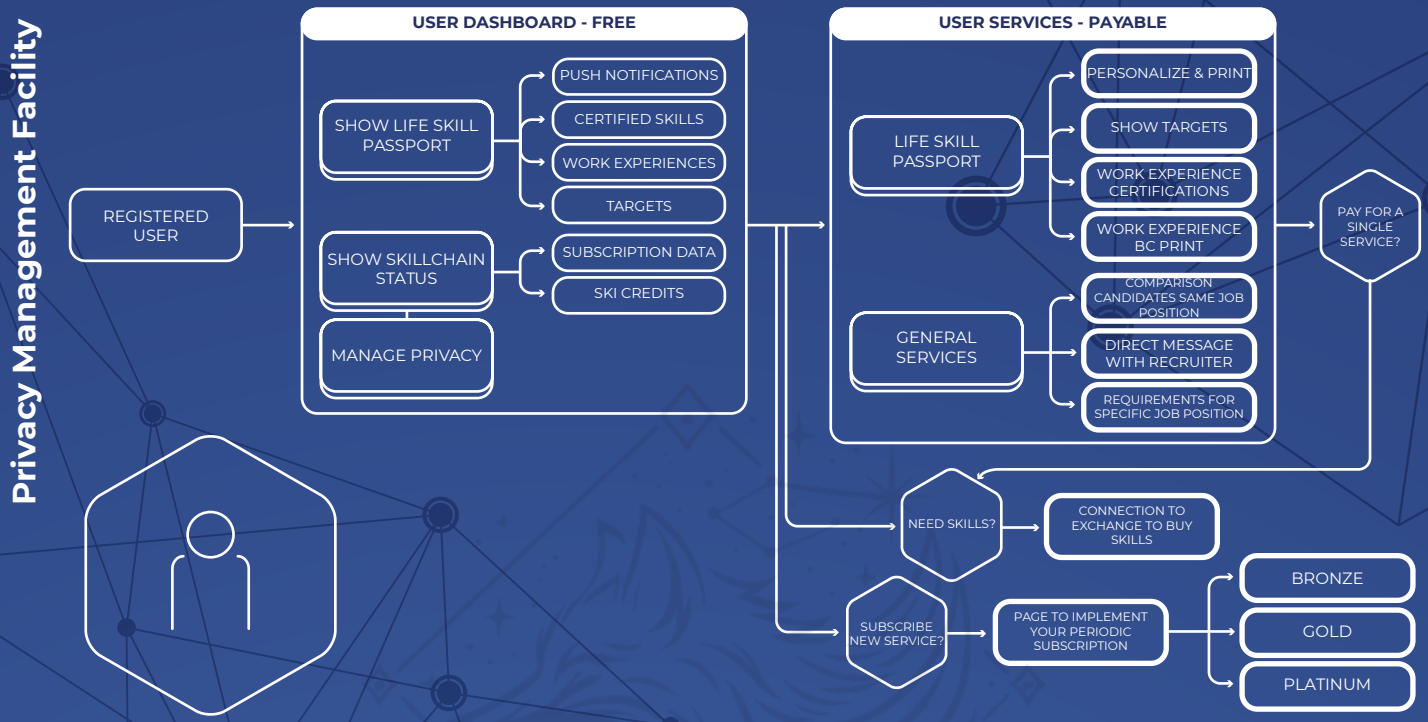
For each user, after identification, there will be a free phase that will allow the basic functionality of the portal. To access the next steps you will need to have signed a subscription or have paid for the individual services.

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TOKEN FUNCTIONALITY

Final User - Students and Employees

Token Economy



Free services

1. Web page of Life Skill Passport with the following attributes:
    a. Certified skills
    b. Work experience (both certified or not)
    c. Professional targets (both position and financial
2. Web page with subscription data, wallet data and SKI credits
3. Web page to manage privacy

Subscription services related to Life Skill Passport

1. Personalize and print his own Life Skill Passport
2. Show targets to specific subjects
3. Asking for work experience certification and blockchain print

Subscription of general services

1. Compare skills for candidates to the same position
2. Message directly with one or more recruiters
3. Ask for specific requirements requested for job position

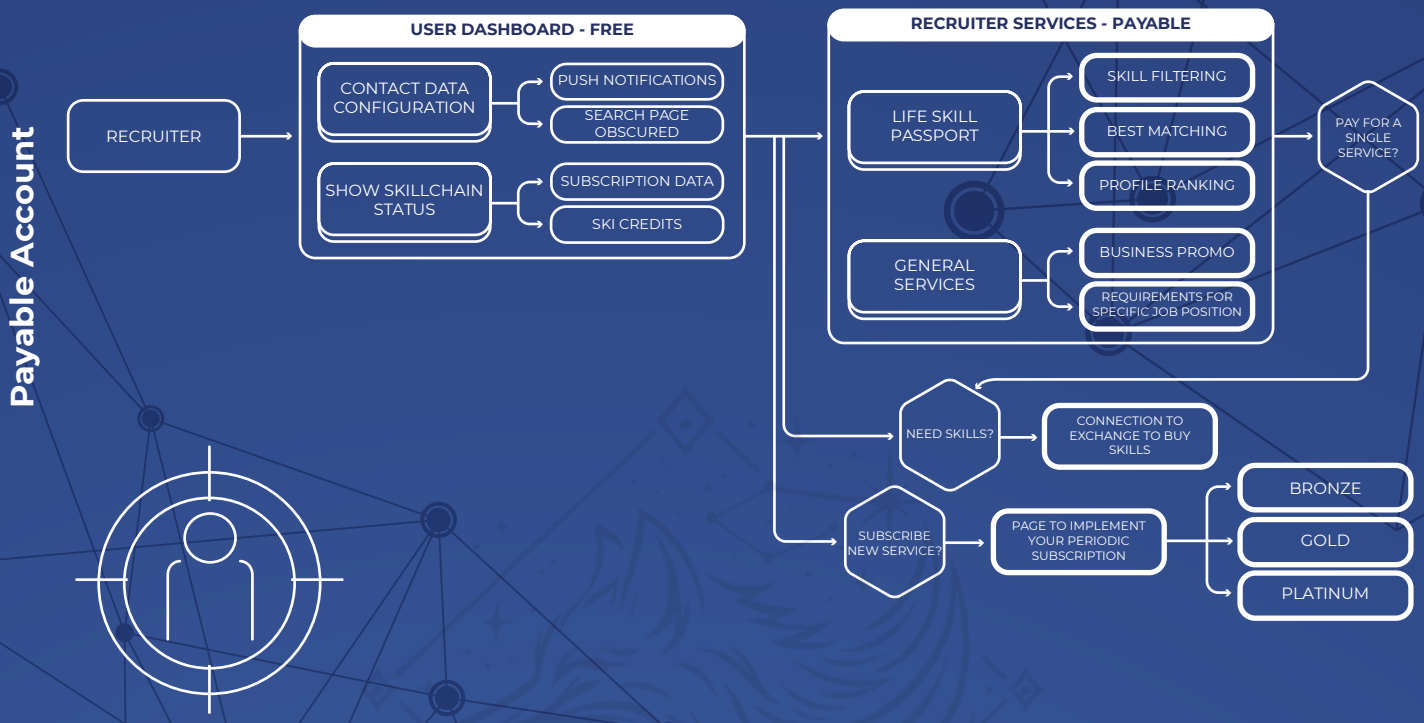
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TOKEN FUNCTIONALITY

Recruiter / Head Hunter / Job Agency

Token Economy



Free services

1. Web page with user data configuration
2. Web page to search specific skills where you can see only the skills without personal data
3. Web page with sub-scription data, wallet data and SKI credits

Subscription services related to Life Skill Passport

1. Search specific skills where you can see all the data made visible by the end user
2. Create a best matching position
3. Get a skill profile ran-king

Subscription of general services

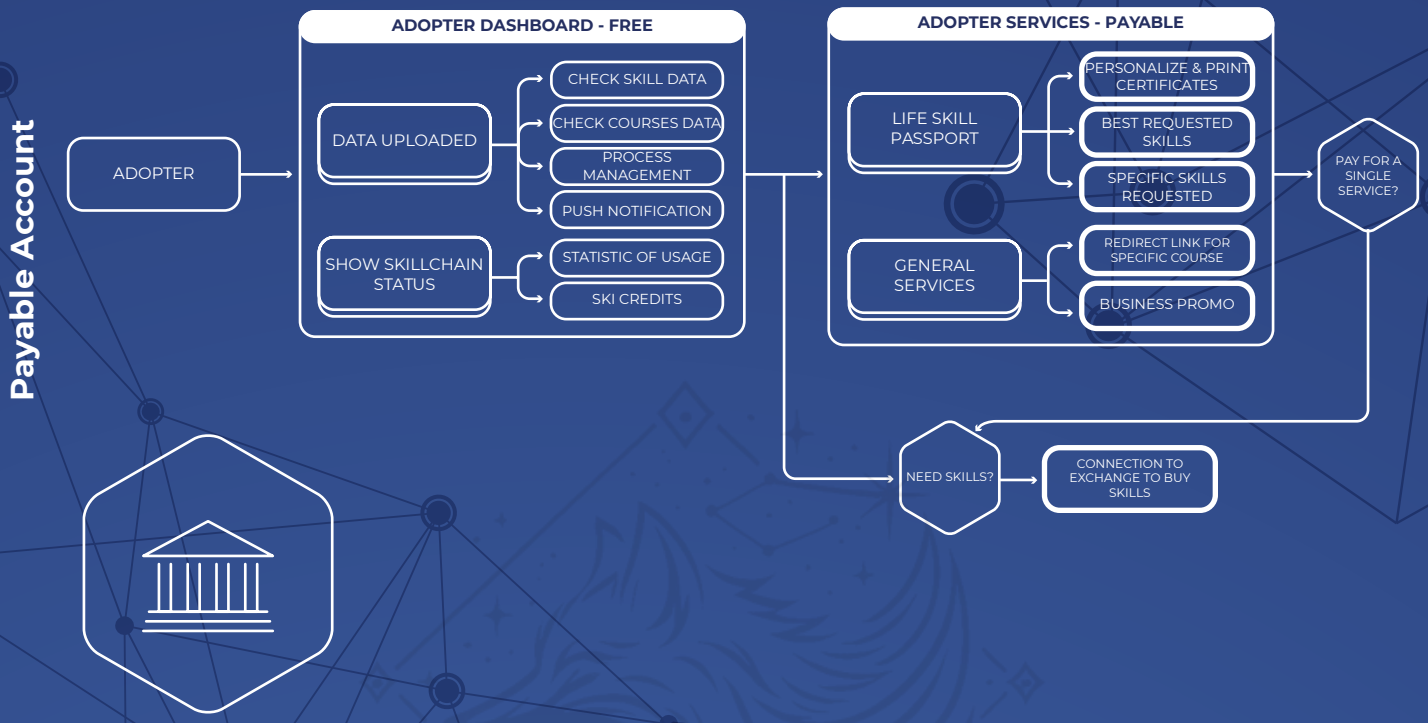
1. Business promo
2. Input requirement for specific job position

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TOKEN FUNCTIONALITY

Adopter - University

Token Economy



Free services

1. Web page with user data configuration
2. Web page data transmitted both courses and skills
3. Web page to follow the process of transmitting data
4. Web page to look at statistics of data transmitted, printed in blockchain
5. Web page with subscription data, wallet data and SKI credits

Subscription services related to Life Skill Passport

1. Personalize e and print bulk certificates, mailing to course followers
2. Data analysis for best requested skills (profile)
3. Statistics for the request of specific skills (stand alone)

Subscription of general services

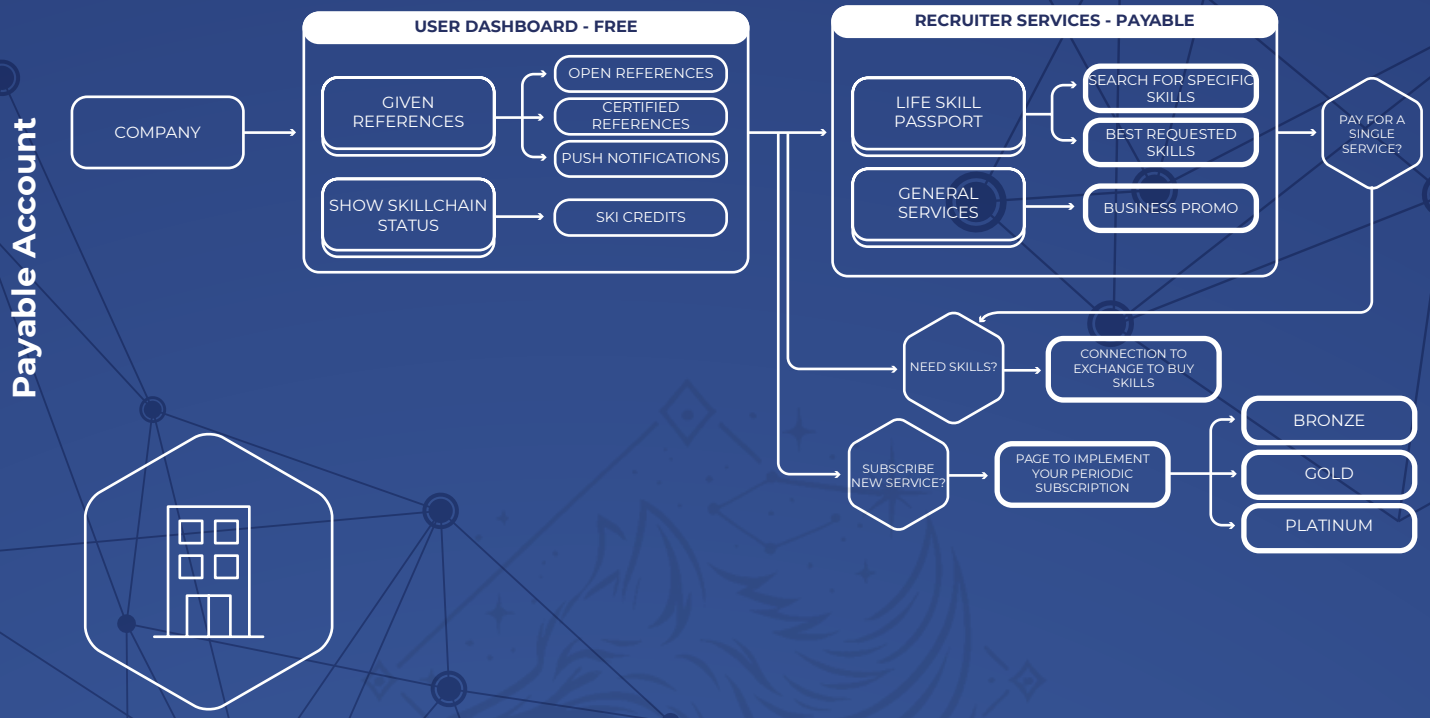
1. Business promo
2. Redirect link for specific courses

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TOKEN FUNCTIONALITY

Generic Company

Token Economy



Free services

1. Web page with user data configuration
2. Web page with the references
    a. Open references
    b. Certified references printed in blockchain
    c. Notification by End User and Skillchain
3. Web page with subscription data, wallet data and SKI credits

Subscription services related to Life Skill Passport

1. Search specific skills where you can see all the data made visible by the end user
2. Create a best matching position

Subscription of general services

1. Business promo

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REVENUE MODEL

B2B

1 CERTIFICATIONS:
the NF (non formal education companies) can buy a defined number of certifications of their students, to be imprinted in blockchain in the LSP (life skill passport) of the user.

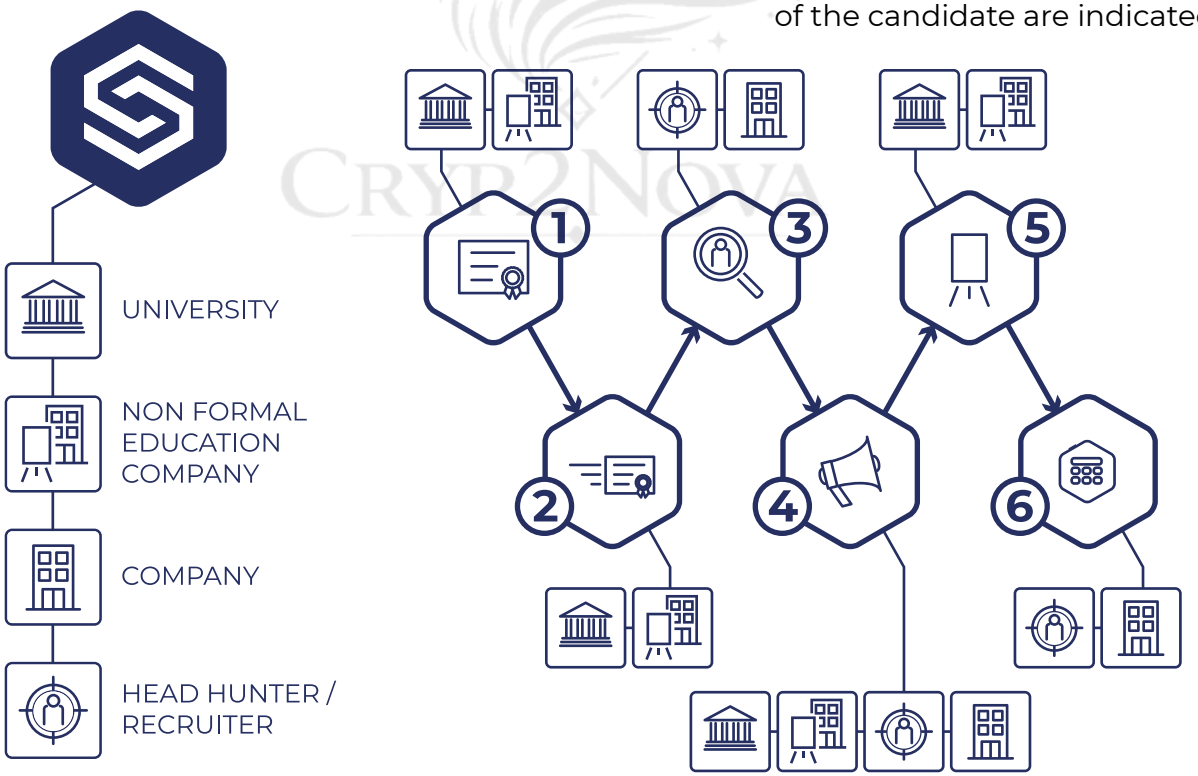
2 DELIVERY CERTIFICATES:
will be able to purchase a specific number of digital certificates, belonging to a previously certified blockchain course, and upon request will have a paper certificate

3 CANDIDATE RESEARCHES:
they will be able to see how many users (number only, in that obscured sense) belong to a certain search without the details of the profiles and the LSP

4 MARKETING SOLUTIONS:
they will be able to promote (as on FB or Linkedin) their own company, their courses through banner adv and marketing actions (eg you are a university and you want to sell a master course?) Your ad will happen on the dashboard a b2c user in target).

5 SALE REDIRECT COURSES:
may be included in the panel of courses that we will recommend to private users when they want to access a given job position and see the requirements

6 SHARING LSP TARGET SECTION:
can be paid on request see the section of the LSP where the desired job position and the desired economic conditions of the candidate are indicated



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REVENUE MODEL

B2C

WORK EXPERIENCE CERTIFICATIONS:
they will be able to purchase a defined number of certifications of their work experiences, to be imprinted in blockchain in the LSP (life skill passport) of the user.

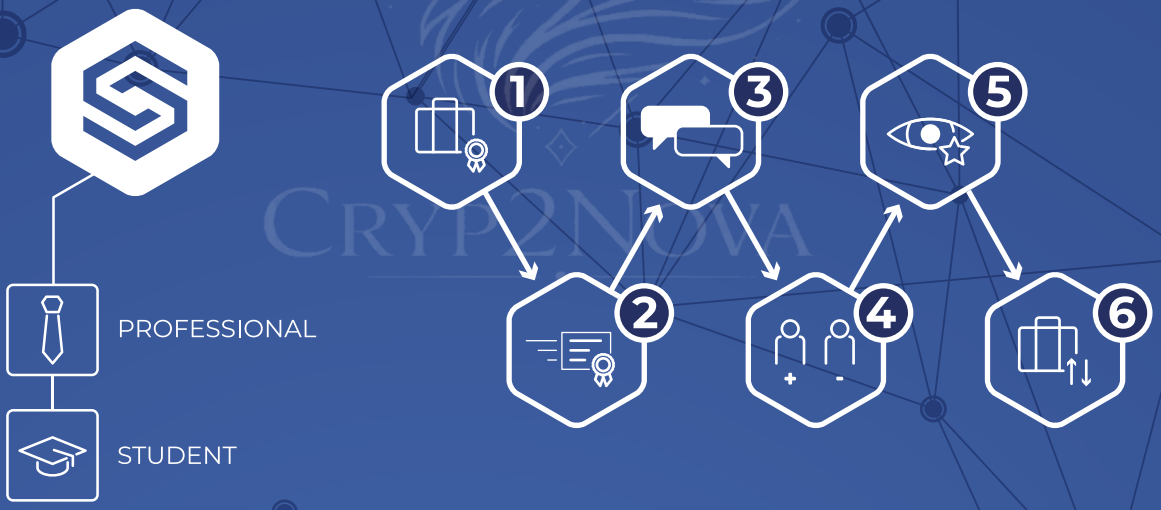
DELIVERY CERTIFICATES:
will be able to purchase a specific number of digital certificates, belonging to a previously certified blockchain course, and upon request will have a paper certificate.

DIRECT MESSAGE:
like linkedin limited number of direct messages with users b2b or b2c.

COMPARISON OF OTHER CANDIDATES:
as Linkedin, they will be able to compare their profile with respect to the profiles of other candidate users for the same job position.

VISIBILITY REQUIREMENTS:
will be able to see the details of the requirements for a given job position with a redirect to the sites to make courses to obtain those requirements

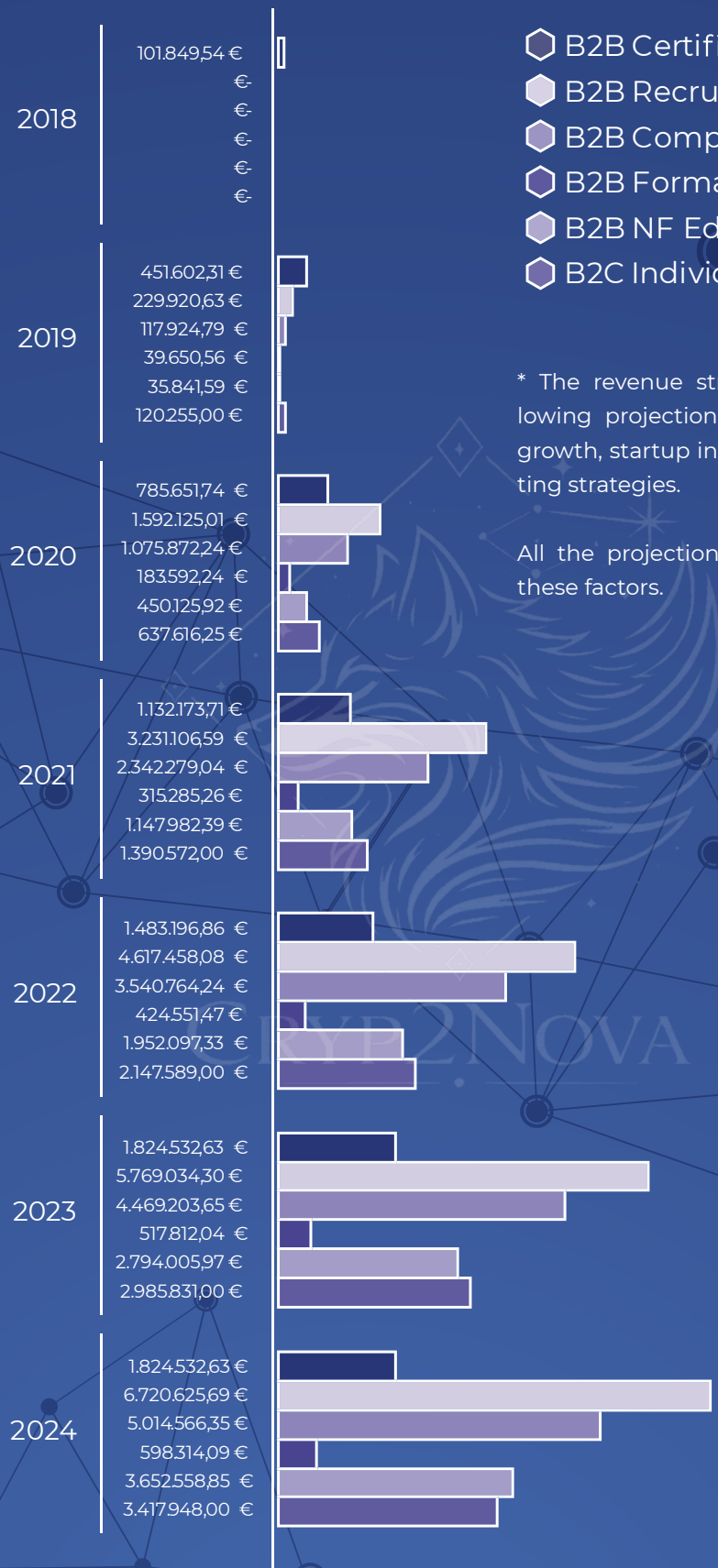
JOB POSITIONSIBILITY:
they will be able to see the details of the research company and the profile of who is following the selection



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REVENUE MODEL

REVENUE STREAMS*



* The revenue streams indicated and the following projection is based on seasonality, yoy growth, startup integration, targets type, marketing strategies.

All the projections could change according to these factors.

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ICO PROCESS

Private Sale - phase 1

1000 ETH

Private Sale - phase 2

732 ETH

Public Sale - starts on 26th october 2018

Total number of generated tokens

9,149,280 SKI

Total value of money to be raised

13,268 ETH



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@SkillchainOFFICIAL

skillchain
Your Certified Skills on Blockchain
www.skillchain.io

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USE OF FUNDS

FEATURES

Token name:
SKI

Token type:
ERC20

Soft Cap:
3,000 ETH

Hard Cap:
15,000 ETH

Max supply:
190,800,000 SKI

PHASE 1

Starts:
23 February 2018

Ends:
23 February 2018

Reached:
1,000 ETH (9 hours)

PHASE 2

Starts:
6th April 2018

Ends:
26th April 2018

Reached:
732.60 ETH

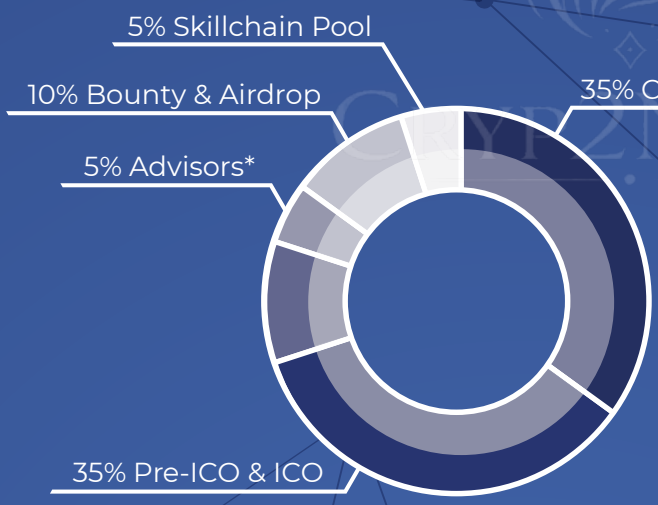
ICO

Starts:
26 October 2018

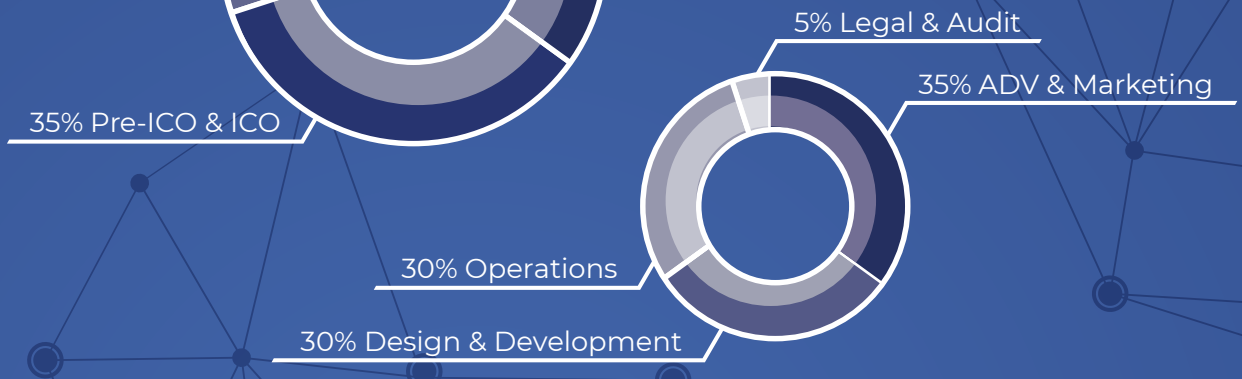
Ends:
24 November 2018

Caps:
11,000 ETH

TOKEN ALLOCATION



FUND ALLOCATION



skillchain
Your Certified Skills on Blockchain
www.skillchain.io

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ROADMAP

Q4 2017

OCT 2017

- Fleasibility study and idea - Platform + Token
- Creating Core and Tech Team
- Mission, Vision and Main Objective

NOV 2017

- Skillchain Concept Development
- ICO Main Strategy
- Token and Blockchain Tech features

DEC 2017

- SKI Marketing Strategy - Fase 1
- Skillchain Website + User interface
- First Adopters dev and Advisory services

Q1 2018

JAN 2018

- Skillchain Protocol Prototyping
- Whitepaper integration

FEB 2018

- Private sale Skillchain - Phase 1
- Creating International University
- Commitee
- Skillchain Test 0.1 with Adopters' data
- International Blockchain Summit
- Audience Award in Seul - Best ICO 2018
- SKI Marketing Strategy - Fase 2
- Listing in over 100 website
- Bounty campaigns

MAR 2018

- Press Release - more than 180 worldwide articles
- Business plan integration +
- Token Model implementation
  Social ADV - google, linkedn, twitter

NEXT 2018

Q2 2018

- Skillchain Yellow Paper integration
- SKI Prospect and Relations Development
- Skillchain Community Contest
- Uploading certificates - NEW users' feature on skillchain.io
- Kick off Core Platform - Skillchain Global Protocol

Q3 2018

- Skillchain Platform 1.0
- User Interface B2B and B2C
- Data Acquisition from Partners and Adopters
- Data Integration on Blockchain
- Marketing Campaigns on B2C Targets
- Relations Development worldwide
- Privacy Issues on Database
- Main Revenues Stream integration on platform - 50%
- Certificates delivery - NEW Revenue Stream

Q4 2018

- SKI Marketing Strategy - Fase 1
- Skillchain Website + User interface
- First Adopters dev and Advisory services

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TEAM

The partners who have decided to establish and carry out this project are all highly successful professionals who believed in the potential of blockchain.

All of them have put their technical skills and experiences on the line to create the first Blockchain-based Protocol that can verify all work experiences, career paths and skills that self-declarations, such as CVs, can't provide.



Alfio Bardolla

Founder

Alfio Bardolla is an entrepreneur, best-selling personal finance book author, and financial coach, He is the go-to guy for anyone who sets out to dramatically improve their financial standing.

To date, over 300,000 copies of his works have been sold. He is the founder and master trainer of Alfio Bardolla Training Group S.p.A., which is a leading personal finance training business in Europe that has trained 40,000 people through its audio and video programs, live workshops, and personal coaching sessions. The company employs a 70-strong staff and operates in Italy, the UK and Spain.

Alfio Bardolla is also the owner and a founding member of six companies that operate in different industries throughout Italy and Europe. His net worth is estimated to be around $40 million.

His mission is to help as many people as possible live their lives to the fullest, through informed financial management decisions.

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Davide Mitscheunig

Co Founder

An investor and manager with over twenty years of experience at large corporations like eBay and Yahoo! Having a deep knowledge of the digital landscape, he has successfully managed several teams and companies, putting special emphasis on studying, testing and implementing rules that govern marketing activities and people management.

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TEAM



Enrico Tosi

Chief Technology Officer

He earned a bachelor's degree in electrical engineering in 1982. He lived in the United States from 1982 to 1987, going through an extensive specialization program in finance at some of the most prestigious American universities including New York University and MIT in Boston. Over the following 10 years, his professional career has seen him take up a variety of roles from working as an advisor to acting as the CEO of financial institutions, both nationally and internationally. Since 1991, he has been the CEO of his own company that has been operating in the software development industry for over 25 years.



Alecos Colombo

Product Manager

Born in 1988, he is a member of BEN (Blockchain Education Network) http://blockchainedu.it/. He has worked in the Telecommunications industry for eight years at two major corporations as a business strategy consultant. He also served as an advisor to startups in the innovation and digital payment industry.



Martim Ventosa

Users Special Projects

Working to make the World a freer place through the unleashing of the power of self determination, with a little help from Blockchain

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TOP ADVISORS



Christian Ferri

TOP Advisor

Christian is a believer in the power of decentralization, and the remarkable impact it can have on our lives. Dubbed by Forbes as “Blockchain Humanitarian” and “Blockchain Expert”, Christian is a writer, public speaker, investor, advisor and connector in the space. Fortunate enough to have lived the transition, he brings two decades of traditional business experience coupled with the new decentralized frontier.



Davide Baldi

TOP Advisor

Serial entrepreneur, expert in the creation of commercial networks, owner of companies in various sectors, including management consulting, and blockchain. He believes that Smart Contract systems within the Blockchain and the Cryptocurrencies representing the new challenge on the market, the beginning of a new era, and he wants be a first level player on the international scene.



Giuseppe Perrone

TOP Advisor

Consultant in the Performance improvement division of Ernst Young Financial Business Advisors in Rome. He is a blockchain expert, and has gained experience in project management activities in the financial and insurance fields, in digital innovation and in enabling technologies. His main competences include banking compliance (anti-money laundering), blockchain and business process mapping and re-engineering.

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TOP ADVISORS



Giacomo Bruno

Marketing Advisor

An entrepreneur and marketing guru, Giacomo Bruno is known as the “father of ebooks” in Italy. In 2002, in a collaboration with Bruno Editore, he launched educational ebooks in Italy, empowering over 1,500,000 people to grow through “informal education”.



Alexander Chevtaev

Advisor

A serial entrepreneur with international experience, specialized on Internet business, blockchain, strategy, innovative products and business development. Alexandr is actively working in a blockchain space, helping operating companies to introduce blockchain technology and also advising startups on ICO and business strategy. He has an International MBA degree from one of the leading schools in the world - IE Business School.

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SKI tokens.

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4. Are not legal persons nor business entities based nor fiscally based in USA (including its self governing territories, the Minor Outlying Islands, Washington DC) Canada, People's Republic of China nor Singapore nor in territories subject to the laws of these countries;
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7. Will not use the contribution for any illegal activity, including but not limited to money laundering and the financing of terrorism;
8. Have good knowledge of the cryptographic tokens system and have significant experience with, and functional understanding of, the usage and intricacies of dealing with cryptographic tokens and currencies and blockchain-based systems and services;
9. Purchase SKI tokens because they wish to have access to the Skillchain platform;
10. Are not purchasing SKI tokens for the purpose of speculative investment or usage

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Hereafterby The Company will also mean “the company, its partners and its distributors”, meaning the actors responsible for its economic, fiscal, legal and, more generally, to run its operations.

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This White Paper section named “Legal Considerations, Risks and Disclaimer of Liability”, constitutes the terms and conditions concerning:

1. end-user’s actions deriving from the information obtained from the The Company White Paper or its other official channels;
2. user’s participation to the Skillchain ICO, in addition to other possible terms and conditions which may be published on the above-mentioned instruments and platforms, at the beginning of the ICO.

“Legal Considerations, Risks and Disclaimer of Liability” could be modified or updated in the later versions of the White Paper available on The Company website.
User have to constantly check for the possible new version of the document, before taking part to the ICO.

1.AVAILABLE INFORMATION

The information given in this White Paper should not be considered as exhaustive, even if The Company is committed to guarantee that each element of this document is exhaustive and updated as much as possible.
No information provided on this White Paper should be interpreted as professional advice.
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This White Paper doesn’t guarantee that the project will be developed and reach all the goals as hereby described.
The Company could modify its operations and political guidelines in every moment to adapt it to its goals and to the changes in the technological and legal environment.

2. NATURE OF SKILLCHAIN WHITE PAPER AND SKI TOKEN

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Skillchain SKI tokens are not and should not be considered as securities nor financial instruments in any jurisdiction.
SKI tokens should be considered as utility tokens, designed and released by The Company to achieve goals directly linked with the platform itself.
Tokens are comparable to digital goods, similar to software that can be downloaded from the internet or to music in digital format.

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Tokens are not comparable to financial instruments.
Once they have been received, they cannot be reimbursed nor exchanged.

3. RELATIONSHIPS BETWEEN WHITE PAPER AND GLOBAL SOCIETY

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Nobody is in any way obliged to conclude agreements or enter into contracts of any nature or sort related to the sale or purchase of SKI tokens.
This White Paper shall not be treated as basis for any cryptocurrency transfer, or any other form of payment.

4. NO EXTERNAL REVIEW

No regulatory authority has examined or approved any of the information set out in our White Paper. The publication, distribution or dissemination of this White Paper does not imply that the applicable laws of any jurisdiction, regulatory requirements, or rules have been complied.

5. RISKS AND UNCERTAINTIES

ICO, Token distribution, and, generally, the whole The Company presents risks and uncertainties. And, therefore, each user is requested to use the best of his/her abilities both while collecting information and during the operational times.

6.RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION OF THIS WHITE PAPER

The distribution or dissemination of this Whitepaper or any part thereof is prohibited in the US, and in every country where the White Papers’ distribution and the participation to ICO is prohibited or limited. If you are in one of these Countries, please interrupt your reading immediately and behave in accordance with you Country laws.

This White Paper cannot be reproduced, copied or distributed without the presence of this section, with each of the following titles clearly readable:

1. PREVIOUS KNOWLEDGE
2. NATURE OF SKILLCHAIN WHITE PAPER AND SKI TOKEN
3. RELATIONSHIPS BETWEEN WHITE PAPER AND GLOBAL SOCIETY
4. NO EXTERNAL REVIEW
5. RISKS AND UNCERTAINTIES
6. RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION OF WHITE PAPER
7. DISSEMINATION OF THE COMPANY INFORMATION
8. DISCLAIMER OF WARRANT AND LIABILITY
9. **IMPORTANT WARNING:** ELEGIBILITY, REPRESENTATION AND WARRANTIES
10. USERS’ REPRESENTATIONS AND ASSUMPTION OF RESPONSIBILITY
11. ACCURACY OF INFORMATIONS AND STATEMENTS IN THIS WHITE PAPER
12. RESTRICTIONS AND USERS’ KNOWLEDGE RIGHTS
13. RISKS AND UNCERTAINTIES STATEMENT
14. RISK OF LOSS OF CAPITAL
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22. NO ASSURANCE OF ANY SUCCESS OF THE COMPANY’S BUSINESS PLATFORM OR ANY FUTURE TOKEN FUNCTIONALITY.
23. SPECIFIC RISK INHERENT TO THE SOCIETY
24. PRIVACY POLICY
25. FINAL DECLARATIONS
26. COOPERATION WITH AUTHORITIES

7. DISSEMINATION OF THE COMPANY INFORMATION

Nobody has been authorised to disclose information, give explanation or illustrate and integrate the White

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Paper, Skillchain ICO or The Company activities.
Every information coming from sources different than The Company official channels should be considered unsubstantiated and unreliable.
The Company and/or the Distributors do not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in this White Paper.

8. LEGAL CONSIDERATIONS, RISKS AND DISCLAIMER OF LIABILITY

The information set forth in this "Legal Considerations, Risks and Disclaimer" section may not be exhaustive and does not imply any elements of a contractual relationship.
While we make every reasonable effort to ensure that all information in this White Paper and available on the Website (https://www.skillchain.io) is accurate and up to date, such material in no way constitutes professional advice. The Company neither guarantees nor accepts responsibility for the accuracy, reliability, current state (as of this White Paper) or completeness of the Available Information.
Individuals intending to participate in the Token Sale should seek independent professional advice prior to acting on any of the Available Information.

1. The Company is not responsible for and dismisses every responsibilities in terms of warranties, stated and implied, provided for by the Law or any other sources, and not limited to:
    1) success or warranty of tradability; adequacy to any kind of use or purpose; chance of utilization; legal conformity and non-violation of laws;
    2) formal and substantial correctness of the White Paper;
    3) conformity to respect and non-violation of third-party rights.

The user hereby irrevocably and unconditionally waives:

1) all and any claims (whether actual or contingent and whether as an employee, office holder, trustee or in any other capacity whatsoever or howsoever arising) including, without limitation any payment or repayment of monies, indemnity or otherwise that you may have against the Company or against any of the Company Representatives; and
2) release and discharge the Company and all of the Company Representatives from any and all liability (of whatsoever nature or howsoever arising) it or they may have to you. If for any reason you hereafter bring or commence any action or legal proceeding in respect of any claim purported to be released and discharged pursuant to this paragraph or these Terms, or otherwise attempt to pursue any such claim against the Company or any Company Representative then you hereby irrevocably and unconditionally undertake to indemnify, and keep indemnified the Company and all Company Representatives fully on demand from and against:
    (a) All liabilities or losses suffered by the Company or any Company Representative; and
    (b) All reasonable costs, charges and reasonable expenses (including without limitation reasonable legal costs and expenses) reasonably and properly incurred by the Company or any Company Representative, in each case by reason of or in connection with the bringing or commencement of such action or pursuit of such claim by you.

If any provision or part-provision of this "Legal Considerations, Risks and Disclaimer" section is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the relevant provision or part-provision shall be deemed deleted. Any modification to or deletion of a provision or part-provision under this "Legal Considerations, Risks and Disclaimer" section shall not affect the validity and enforceability of the rest of this "Legal Considerations, Risks and Disclaimer" section.
In no event shall the Company or any current or former employees, officers, directors, partners, trustees, representative, agents, advisors, contractors, or volunteers of the Company be liable for:

1) Any information contained in the Available Information or any expectation promise representation or warranty arising (or purportedly arising) therefrom;
2) losses resulting from the volatility in pricing of Tokens in any countries and on any exchange or market (regulated, unregulated, primary, secondary or otherwise);
3) Any losses or damages arising out of or in connection with the acquisition, use, sale or otherwise of the Tokens; or
    a) Loss of value of the token
    b) Loss of profits
    c) Loss of capital
    d) Losses deriving or related to malfunctioning of the product and/or service provided by the company.
    e) Losses deriving from the violation of any of the clauses contained in this section named "LE-

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GAL CONSIDERATIONS, RISKS AND DISCLAIMER OF LIABILITY" and/or any other right of Multiversum Crypto Systems LLC or third parties

f) Losses deriving from security issues such as hacker attacks, loss of password, loss of private key, or similar issues;
g) Losses deriving from Mistakes or errors in code, text, or images involved in the ICO or in any of the Available Informations (website included);
h) Losses deriving from any of the aforementioned critical risks to happen
i) Losses deriving from lack of knowledge on functioning of the blockchain structure, the world of cryptocurrencies, of the project and similar technical informations
j) Losses deriving from omitting consultation with a fiscal, legal, commercial indipendent expert, as indicated multiple times in this White Paper
k) Losses deriving from regional or global amendment of existing laws or entactment of new ones
l) Losses deriving from unforeseeable technologic or IT developments
m) Losses deriving from technology obsolescence
n) Losses deriving from volatility of Token price in a certain state State or in exchange markets regulated or not, primary, secondary, or of any sort
o) Losses deriving from the implementation of a regional or global taxation system
p) Losses deriving from incompetence in safely storing and handling or loss of wallet(s) login credentials, user data, private key and passwords
q) Losses deriving from local or global public internet failure, denial and other force major causes (including, among others, big crunch, big rip and big freeze).

for use of, or in related to, or as a direct or indirect consequence of reliance to this White Paper or its contents, to Company's website (https://www.skillchain.io) and related to Skillchain Token Sale and ICO and to SKILLCHAIN broadly speaking, with specific reference to, merely as example but not exaustively, economic losses, commercial losses, lost income, lost profits, costs, allowances, payments, data, rights of use or any other loss of tangible or intangible goods or rights.

9. IMPORTANT WARNING: LOCAL RESTRICTIONS, ELEGIBILITY, REPRESENTATION AND WARRANTIES

By contributing to Skillchain Token Sale and ICO the contributors agree and warrant that they:
Are authorized and have full power to purchase SKI tokens according to the laws that apply in their jurisdiction of domicile;
Are not USA (including its self governing territories, the Minor Outlying Islands, Washington DC) Canada, People's Republic of China nor Singapore citizens nor resident or live in a territory subject to the laws of these countries;
Are not legal persons nor business entities based nor fiscally based in USA (including its self governing territories, the Minor Outlying Islands, Washington DC) Canada, People's Republic of China nor Singapore nor in territories subject to the laws of these countries;
Live in a jurisdiction which allows taking part to Skillchain Token Sale and ICO
SKILLCHAIN SKI TOKENS WILL NOT BE OFFERED, NOR DISTRIBUTED, NOR AIRDROPPED , AND MUST NOT BE SOLD, GIFTED OR OTHERWISE TRANSFERRED TO SUBJECTS, ENTITIES, FISCAL NOR JURIDICAL PERSONS, BASED IN THE AFOREMENTIONED
COUNTRIES.
10. USERS' REPRESENTATIONS, WARRANTIES AND ACCOUNTABILITY
The user, howsoever reading, accepting possession or communication and spreading all or any part of the Available Informations, the informations contained in this White Paper, must become aware of the fact that he/her personally assumes every responsibility and absolves The Company and its collaborators from any responsibility, in particular:
You know and recognize that SKI tokens are not and cannot be considered as a security or financial good, in any jurisdiction;

(a) You are over 18 (eighteen) years of age;
(b) You agree and acknowledge that the Tokens do not constitute securities in any form in any jurisdiction;
(c) You agree and acknowledge that the Available Information (including the White Paper and the Website) does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of the Available Information;
(d) You agree and acknowledge that no regulatory authority has examined or approved of the Available

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Information, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of all or any part of the Available Information to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;

(e) You agree and acknowledge that the Available Information, the undertaking and/or the completion of the ICO, or future trading of the Tokens on any exchange or market (regulated, unregulated, primary, secondary or otherwise), shall not be construed, interpreted or deemed by you as an indication of the merits of the Company, the Tokens, the Token Sale or the Available Information;

(f) The distribution or dissemination of the Available Information any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to the Company;

(g) You agree and acknowledge that in the case where you wish to purchase any Tokens, the Tokens are not to be construed, interpreted, classified or treated as:

(I) Any kind of currency or commodity;

(II) Debentures, stocks or shares issued by any person or entity (whether the Company or otherwise);

(III) Rights, options or derivatives in respect of such debentures, stocks or shares;

(IV) Rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;

(V) Units in a collective investment scheme;

(VI) Units in a business trust;

(VII) Derivatives of units in a business trust;

(VIII) Any other security or class of securities; or

(IX) Any type of investment (as such term is defined by the Financial Services (Investments and Fiduciary Services) Act 1989-47 of Gibraltar (as amended or re-enacted from time to time) or as such term might be construed under similar legislation in any other part of the world);

(h) You are fully aware of and understand that you are not eligible to purchase any Tokens or access the Available Information if you are a citizen, national, resident (tax or otherwise) and/or green card holder of a Restricted Jurisdiction or if you are a Restricted Person;

(i) You have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;

(j) You are fully aware and understand that in the case where you wish to purchase any Tokens, there are risks associated with: (A) the Company and its business and operations; (B) the Tokens; (C) the Token Sale; and (D) relying or acting on all or any part of the Available Information;

(k) You agree and acknowledge that the Company is not liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, or loss of use or data, or loss of reputation, or loss of any economic or other opportunity of whatsoever nature or howsoever arising), arising out of or in connection with any acceptance of or reliance on the Available Information or any part thereof by you; and

(l) All of the above representations and warranties are true, complete, accurate and not misleading from the time of your last access to and/or possession of (as the case may be) the White Paper.

11. ACCURACY OF INFORMATIONS AND STATEMENTS IN THIS WHITE PAPER

This White Paper contains economic and market informations, and also market forecasts drawn upon polls, reports and studies, market inquiries, publications and knowledge available at the moment of its release.
Despite being obtained from reliable sources with acknowledge good reputation, it's not possible to guarantee their completeness and certainty.
Despite The Company and its collaborators made sure to draw on these sources, selecting their contents, neither the company, nor its collaborators, made independent studies or audits upon these projection or informations. Therefore, SKillchain team and every collaborator or employee of The Company cannot ensure or guarantee accuracy or completeness of such informations and are not compelled to give any update of these.

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12. RESTRICTIONS AND USERS' KNOWLEDGE RIGHTS

The distribution and diffusion of this White Paper or of any of its parts (and contribution to Skillchain Token Sale and ICO), could be prohibited or limited by law in some countries. In case the user is in doubt whether a limitation or prohibition might be applicable, he is COMPELLED to go through a thorough, autonomous research before considering the contribution to The Company.
Each user must verify at his expense and therefore exempting The Company, its partners and collaborators from any kind of liability for missing informations.
Furthermore, each user will be held personally responsible, exempting The Company, its partners and collaborators from any kind of liability, in case of diffusion, broadcast, distribution, divulgation, of part of or all of the informations hereby contained in countries where this is not allowed by laws or is limited by them.

13. RISKS AND UNCERTAINTIES STATEMENT

Potential contributors to Skillchain Token Sale and ICO, must be completely aware of risks and uncertainties typical of cryptocurrency world, where The Company and its partners and collaborators operate.
At present, given the absence of any kind of guideline or normative or regulation on cryptocurrencies (except for the aforementioned countries where ICOs are banned), The Company and its partners and collaborators cannot be held responsible for user losses, neither for total or partial loss of value of SKI token.
This could include, but shall not be limited to, unforeseeable events, financial and economic system, or as result of operations and programs of The Company and its collaborators or distributors. All of these and other events could as a matter of fact have negative influence on the entire project and on SKI token.

14. RISK OF LOSS OF CAPITAL

Funds collected by Skillchain Token Sale and ICO do not have any kind of insurance or warranty. In case of loss of value or of the tokens itself for any kind of reason, there is no public nor private institution that user can address to in order to receive partial or total reimbursement or protection.

15. RISK OF FAILURE AND BANKRUPTCY

For several reason there's the chance that Skillchain Token Sale and ICO or the entire project could fail. This could result in partial or total loss of value, interest, importance of the project and of eMTV token.
By contributing to Token Sale and ICO, users express awareness and knowledge of this as a matter of fact.
Among the causes of failure that users accept and for which the society cannot be held responsible are to be mentioned as examples but not exhaustively, failure of The Company, of its distributors, partners and collaborators, errors in, fiscal, management, market and marketing strategies of The Company.

16. PROHIBITION OF SPECULATION

User declares and ensures that he doesn't acquire Skillchain SKI tokens for mere investment or speculations, for immediate resale or for financial purposes.

17. CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All statements contained in the Available Information, statements made in any press releases or in any place accessible by the public and oral statements that may be made by the Company or the Company Representatives (as the case may be), that are not statements of historical fact, constitute "forward looking statements". Some of these statements can be identified by forward-looking terms such as, "target", "anticipate", "believe", "could", "estimate", "expect", "if", "intend", "may", "plan", "possible", "probable", "project", "should", "would", "will" or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements.
All statements regarding the financial position of The Company, business strategies, plans and prospects and the future prospects of the industry which The Company operates.
These forward-looking statements, including but not limited to statements as to the The Company's revenue profitability and growth, expected revenue profitability and growth, prospects, future plans, other expected industry trends and other matters discussed in the Available Information regarding the Company are matters that are not historical facts, but only estimations and predictions.
The Company makes no representation or warranty on having made any predictions or estimates or expectations on the basis of any formula, any mathematical or scientific modelling or forecast, or having made any due and proper enquiries or having undertaken any independent research or studies or otherwise. These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of the Company to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

(a) Changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the Company conducts its business and

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operations;
(b) The risk that the Company may be unable or execute or implement its business strategies and future plans;
(c) Changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
(d) Changes in the anticipated growth strategies and expected internal growth of the Company;
(e) Changes in the availability and fees payable to the Company in connection with its business and operations;
(f) Changes in the availability and salaries of employees who are required by the Company to operate its business and operations;
(g) Changes in preferences of customers of the Company;
(h) Changes in competitive conditions under which the Company operates, and the ability of the Company to compete under such conditions;
(i) Changes in the future capital needs of the Company and the availability of financing and capital to fund such needs;
(j) War or acts of international or domestic terrorism;
(k) Occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of the Company;
(l) Other factors beyond the exclusive control of the Company; and
(m) Any risk and uncertainties associated with the Company and its business and operations, the Tokens, the Token Sale and reliance on all or any part of theAvailable Information.

All forward-looking statements made by or attributable to the Company or Company Representatives are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of the Company to be materially different from that expected, expressed or implied by the forward-looking statements in the Available Information, undue reliance must not be placed on these statements.
These forward-looking statements are applicable only as of the later of the date of publication of the White Paper and the latest date that the Website (https://www.skillchain.io) has been updated.
Neither the Company nor the Company Representatives nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of the Company will be as discussed in those forward-looking statements.
The actual results, performance or achievements of the Company may differ materially from those anticipated in these forward-looking statements.
Nothing contained in the Available Information is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of the Company.
Further, the Company disclaims any responsibility to update any of those forwardlooking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.
Neither the Company nor the Company Representatives nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of the Company will be as discussed in those forward-looking statements.
The actual results, performance or achievements of the Company may differ materially from those anticipated in these forward-looking statements.
Nothing contained in the Available Information is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of the Company.
Furthermore, the Company disclaims any responsibility to update any of those forwardlooking statements or publicly announce any
revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

18. NO PUBLIC MARKET FOR THE TOKENS PRIOR TO THE TOKEN SALE

Although the Company will use reasonable endeavours to seek the approval for availability of the Tokens for trading on a cryptocurrency exchange or market, there is no assurance that such approval will be obtained. Furthermore, even if such approval is granted by a cryptocurrency exchange, there is no assurance that an active or liquid trading market for the Tokens will develop, or if developed, will be sustained after the Tokens have been made available for trading on such market. There is also no assurance that the market price of the Tokens will not decline below the original or issue purchase price (the “Purchase Price”). The Purchase Price may not be indicative of the market price of the Tokens after they have been made available for trading on a market.

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19. MARKET AND TOKENS CIRCULATION

A Token is not a currency issued by any central bank or national, supra-national or quasi-national organisation, nor is it backed by any hard assets or other credit nor is it a commodity in the traditional sense of that word. The Company is not responsible for,nor does it pursue, the circulation and trading of Tokens on any market. Trading of Tokens will merely depend on the consensus on its value between the relevant market participants. No one is obliged to purchase any token from any holder of the Token, including the purchasers, nor does anyone guarantee the liquidity or market price of Tokens to any extent at any time. Furthermore, Tokens may not be resold to purchasers who are citizens, nationals, residents (tax or otherwise) and/or green card holders of Restricted Jurisdictions or to Restricted Persons or to purchasers in any other jurisdiction where the purchase of Tokens may be in violation of applicable laws.
Accordingly, the Company cannot ensure that there will be any demand or market for Tokens, or that the Purchase Price is indicative of the market price of Tokens after they have been made available for trading on any cryptocurrency exchange or market.

20. TOKENS SALE OR DISTRIBUTION

Any other future sale or distribution of Skillchain SKI tokens will increase the offer of circulating tokens, with possible decrease of token price. This could happen for several reasons, as an example but not exaustively: unlock of tokens after the period indicated in the White Paper; distribution of token to collaborators, or for market reasons, development, research, prizes, bounties etc..
This eventuality could happen even in case the marked perceived, with or without good reasons, a future release of new tokens (that, in any case, will remain within limits described in the White Paper).
The Company cannot not be held responsible in any case for the results of these actions.

21. ADVERSE PUBBLICITY

The Company cannot be held responsible for decrease in value of the token in case its value drops because of adverse pubblicity that may involve The Company, its collaborators and/or distributors.
The release of new technologies, new tokens or the evolution in cryptocurrencies and blockchain world, could be able to generate the same negative effect for which the company cannot be held responsible for.

22. NO ASSURANCE OF ANY SUCCESS OF THE COMPANY'S BUSINESS PLATFORM OR ANY FUTURE TOKEN FUNCTIONALITY.

The value of, and demand for, the Tokens hinges heavily on the performance of the Company's business platform and the continuous active engagement of its users and success of its contemplated business lines. There is no assurance that the Company's business platform will gain or continue to gain traction. Furthermore, there is no assurance that any future Token functionality will be realised. While the Company has made every effort to provide a realistic estimate, there is also no assurance that the cryptocurrencies raised in the Token Sale will be sufficient for the development of the Company's business platform and/or for the proper development, structuring and licensing of the anticipated future Token functionality. For the foregoing or any other reason, the development of the Company's business platform and launch of the anticipated Token functionality may not be completed and there is no assurance that it will be launched at all. As such, distributed Tokens may hold little worth or value and this would impact its trading price.

23. SPECIFIC RISK INHERENT TO THE COMPANY

The user therefore explicitly recognizes to relinquish any claim toward The Company for any loss, direct or indirect, or to claim whatever form of contractual or extracontractual liability, or to claim damages of any sort in case of, merely as example but not exaustively:

1) Theft of collected funds: the Company commits itself to implement and continuously update safety measuers, nevertheless there's no warranty that it could not be robbed of collected funds.
2) Trouble in project development: there are many reasons that could make the company face development issues that could even bring it to suspension or complete interruption of the project. By way of example new regulations could be introduced or new concurrents could enter the market. In any of these hypoteses it could happen that cost of project implementation or solving the problem could become more expensive than obtainable advantages. Given the precariousness of status in which every subject entering this new world operates, every contributor to Skillchain Token Sale and ICO must be completely aware of every possible scenario and eventuality, givin up as of now any right for any cost, loss, sustained damage, aswell as aforementioned in the dedicated section of this White Paper.
3) Hardware or network software issues.
4) Failure of token and blockchain systems.

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24. PRIVACY POLICY

By purchasing Tokens, you agree to your personal data, (i.e., your e-mail address, name, address and other details personal to you) being processed by the Company for its business purposes or the purposes of building, promoting, and communicating (about) the Company's business platform and the Tokens. The Company, which ensures safe handling and storage of sensitive data according to current normatives, agrees to keep your email address and other personal data private and not share it with the public (e.g., by including it on any external lists or selling to any third parties).
The Company will not spread or use user's personal data for different purposes.
To erase, modify and update informations in use and conformity and for any other reason concerning personal data and their allocation, user will always be entitled to send their requests to The Company.

25. FINAL DECLARATIONS

Some jurisdictions restrict partially or completely their citizens or residents (tax or fiscal) to take part in ICOs and may not accept total or partial exclusion or waiver of the implicit warranties , therefore, users are as of now informed that this exclusion or waiver is not to be considered enforceable or valid to him.
If any provision or part-provision of this "LEGAL CONSIDERATIONS, RISKS AND DISCLAIMER" section is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the relevant provision or part-provision shall be deemed deleted. Any modification to or deletion of a provision or part-provision under this "LEGAL CONSIDERATIONS, RISKS AND DISCLAIMER" section shall not affect the validity and enforceability of the rest of this "LEGAL CONSIDERATIONS, RISKS AND DISCLAIMER" sections.

26. COOPERATION WITH AUTHORITIES

The Company undertakes to cooperate with every public authority to guarantee proper application of state laws.
The Company undertakes to ensure openness and transparency with authorities that will request data, relevant documents and informations and to act in conformity with authorities orders and each one of the various national regulations that will be approved.
The Company will draw up list of users whose activities may be perceived as illegal or criminal, to be provided to national authorities.
Each user that will register must be compliant in every moment with current AML (anti-money-laundering) regulations, taxes and other offences against property or the State or national security.
The Company distances itself from and fiercely fights criminal fenomena which are in complete contrast with its project of increasing global social wealth and economic growth.

27. FURTHER INFORMATIONS

The acronym SKI stands for Skillchain.
For further informations, you can contact the company at: hello@skillchain.io

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