

UCAT



Universal Crypto Accounting Technology

edUCAT.IOⁿ for a Mastermind Economy

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ABSTRACT. This paper provides an architectural overview of the UCAT Protocol and the XR Ecosystem that is being built up around it. The primary of those modules is a **Learning Management System** for the UCAT XR Ecosystem. More importantly this is your Dashboard for your Digital Self or Digital Twin. Store your funds, your credentials, your assets, in UCAT natively for optimal security. There is a **Decentralized Exchange of Information** called EduDEX, this is where you go to swap coins or provide liquidity; and a Governance Module which in a way can be Security managed by your QTM Oracle(your SSI Verified Digital Self) which makes you a node. Manage your credentials and establish your self sovereign identity to become a validation node. We will cover those later, now we will begin with the core UCAT system; the core ERP/CRM system for users, the learning management system and a few tools for the value creation engine. If this sounds like work it is and you can prove it POW=\$.

DISCLOSURE: The information described in this paper is preliminary and subject to change at any time. Furthermore, this paper may contain "forward-looking statements."

¹Forward-looking statements generally relate to future events or our future performance. This includes, but is not limited to, UCAT's projected performance; the expected development of its business and projects; execution of its vision and growth strategy; and completion of projects that are currently underway, in development or otherwise under consideration. Forward-looking statements represent

our management's beliefs and assumptions only as of the date of this presentation. These statements are not guarantees of future performance and undue reliance should not be placed on them. Such forward-looking statements necessarily involve known and unknown risks, which may cause actual performance and results in future periods to differ materially from any projections expressed or implied herein. UCAT undertakes no obligation to update forward-looking statements. Although forward-looking statements are our best prediction at the time they are made, there can be no assurance that they will prove to be accurate, as actual results and future events could differ materially as the space continues to evolve. Because policy has yet to catch up with the amount of innovation occurring in the world of digital assets, the reader is cautioned not to place undue reliance on forward-looking statements.

INTRODUCTION

Arguments over evidence based medicine aren't being critically reviewed or peer reviewed in many cases as recently published by British Medical Journal in a recent article titled "The Illusion of Evidence Based Medicine" in April 2022. Something to note, although I am about to highlight many of the problems in the Medical field, the same can be said about the General Science in Energy, Manufacturing, and Sustainable Development. Much of our assumptions or solutions depend on reliable data from clinical trials and or publications in academic journals. In terms of the Medical field most of which are conducted by the pharmaceutical industry and are reported in the names of senior academics.

There has been a release of previously confidential pharma documents which has given valuable insight into the degree to which industry sponsored clinical trials are misrepresented. The "BMJ" published the following statement; "Until this problem is corrected, evidence based medicine will remain an illusion".

Science diligently undertaken affords us a kind of certainty however this requires us to have faith and trust that our scientific models are in the hands of people

behaving with "Moral Integrity" and not just using the veil of science and the language of science to pursue a particular agenda. This ideology is however threatened by corporations in which financial interests trump the common good.

One example of this problem is in the field of Medicine; which is largely dominated by a small number of very large pharmaceutical companies that compete for market share but are effectively united in their efforts to expand that market. Scientific progress is thwarted by the ownership of data and knowledge because industry suppresses negative trial results, fails to report adverse events, and does not share data with the academic research community.

As reported by many academics; the current scientific model is a drive for profit not solutions. As it stands the pharmaceutical industry's responsibility to the shareholders means that priority must be given to their hierarchical power structures, product loyalty, and public relations propaganda over scientific integrity.

Although universities have always been elite institutions prone to influence through endowments; they have long laid claim to being guardians of truth and the moral conscience of society. Institutions are prone to the same level of influence as congress is by a lobbyist. Universities have since become a subset of Neo-Liberal ideology and as a result university departments become instruments of industry through company control of the research agenda and ghostwriting of medical and academic journals and articles , as well as Continuing Medical Education. Academics have become agents for the promotion of commercial products.

When scandals involving industry-academic partnerships are exposed in the mainstream media; trust in academic institutions are weakened and the vision for a free and

open society is betrayed. The corporate university also compromises the concept of "Academic Leadership". Deans who reached their leadership positions by virtue of distinguished contributions to their disciplines have in places been replaced with fundraisers and academic managers who are forced to demonstrate their profitability or show how they can attract corporate sponsors.

Accreditation by a University is biased because of special interests. Independent Regulators are NOT independent when funded by corporate interests. A recent study shows that in 2021 upwards of 75% of Global Advertising Revenues came from corporate interests in medical industry. Suddenly you realize that what we are told; to appreciate as scientific and as rational; in some cases literally beyond question. If you do question the information you are labeled a "Conspiracy Theorist".

What this points to is the need for a single source of truth that can be peer reviewed but not censored. An infrastructure founded on the source of truth in our universe that can unite us more instead of pull us apart. This is what inspired the creation of UCAT, a Universal Crypto Accounting Technology that could be used as a verifiable single source of truth for acquired knowledge by any individual or collectives of people working on a variety of research and development projects and even for ordinary everyday life. With technology advancing as fast as it is we have an area of tech being greatly overlooked, the XR Tech Space. This presents a new area of science that is understood by few. When you begin to merge the physical and the virtual in an immersive experience, coupled with AI and NeRF's (Neural Radiance Fields); the implications are unfathomable. Rest assured impacts to the physical world will be evident as we begin to explore new ways to learn and interact with our environments. Then we must address

the impacts to human psychology which are going to be immense.

As we progress and move into a world where BMI (Brain Machine Interface) becomes more reality than fiction, we begin to think of what that would look like in real time. What would be the modality of consensus? How could you connect your brain to a network and protect that which is most sacred to you, your conscience? How could you prevent malicious actors from hijacking the sanctity of your innermost dialogue? How do you determine the real from the virtual when it all feels so real? Welcome to the unknown world of XR.

This is an area of great concern and some of the worlds most brilliant developers and thought leaders of this space are working cohesively at figuring out the answer to this very problem. If interested in learning more feel free to follow me on Twitter, Instagram, LinkedIn @Romerovingian @EarnUCAT or follow what I'm doing with my Web3 Directory at <http://www.qtmoracle.com>

AGENDA 2030

I recently discovered a document with "This work is published under the responsibility of the Secretary-General of the OECD" as it's opening statement. The **Organisation for Economic Co-operation and Development (OECD)** is an international organisation that works to build better policies for [better lives](#). Their goal is to shape policies that foster prosperity, equality, opportunity and well-being for all. They draw on [60 years of experience](#) and insights to better prepare the world of tomorrow. Together with governments, policy makers and citizens, they work on establishing evidence-based international standards and finding solutions to a range of social, economic and

environmental challenges. From improving economic performance and creating jobs to fostering strong education and fighting international tax evasion, they provide a unique forum and knowledge hub for data and analysis, exchange of experiences, best-practice sharing, and advice on public policies and [international standard-setting](#).

Here is a brief message from the Director:

We are facing unprecedented challenges – social, economic and environmental – driven by accelerating globalisation and a faster rate of technological developments. At the same time, those forces are providing us with myriad new opportunities for human advancement. The future is uncertain and we cannot predict it; but we need to be open and ready for it. The children entering education in 2018 will be young adults in 2030. Schools can prepare them for jobs that have not yet been created, for technologies that have not yet been invented, to solve problems that have not yet been anticipated. It will be a shared responsibility to seize opportunities and find solutions.

To navigate through such uncertainty, students will need to develop curiosity, imagination, resilience and self-regulation; they will need to respect and appreciate the ideas, perspectives and values of others; and they will need to cope with failure and rejection, and to move forward in the face of adversity. Their motivation will be more than getting a good job and a high income; they will also need to care about the well-being of their friends and families, their communities and the planet.

Education can equip learners with agency and a sense of purpose, and the competencies they need, to shape their own lives and contribute to the lives of others. To find out how best to do so, the Organisation for Economic Co-operation and Development (OECD) has launched The Future of Education and Skills 2030 project. The aim of the project is to help countries find answers to two far-reaching questions:

- *What knowledge, skills, attitudes and values will today's students need to thrive and shape their world?*
- *How can instructional systems develop these knowledge, skills, attitudes and values effectively?*

This position paper describes the first results from this work. The initial framework was reviewed, tested and validated in an iterative process involving a range of stakeholders from around the world. They ensured that the framework is relevant across the globe, consistent with wider policies and can be implemented. We will finalise the framework by the end of 2018. In 2019, we will change gears and begin to explore the translation of the framework into pedagogy, assessment and the design of an instructional system.

Working with policy makers, academic experts, school networks, teachers, education leaders, students and social partners, the framework provides a space in which to exchange ideas, compare proven and promising practices, discover cutting-edge research and contribute to a new ecosystem of learning. If you'd like to join us, please get in touch.

Andreas Schleicher

Director for Education and Skills OECD

Coincidentally this lines up with the findings from our own research. We are drawing upon this as inspiration to forge a new path in decentralizing and democratizing education data, as we make our way towards the year 2030.

QTM will formally be established in 2022 as the legal house for UCAT DAO and all of its ecosystem. UCAT DAO manages the latest interpretation of standards and ensures optimal support for organisations with retrieving and maintaining information about programmes. To date, the joint education & training suppliers bear the costs of the system. End

users of training information can always obtain this information at no cost from a provider; or “UCAT”. We have a different approach on how this could be achieved.

This paper provides an overview of the UCAT Protocol and how it powers an entire ecosystem built like an ERP System with a foundation stacked with Project Management tools and with all the bells and whistles of a Human Resource Information Management System, Human Capital Management (HCM), Project Manager, Asset Manager, a built-in Learning Management System for Managing Academic Progress and Credentials. This enterprise grade system is designed to integrate with the world around you. These are steps required to transition into a “Fully Decentralized Smart City” model where everything is connected through IOT. The key focus is on the three key differentiators of the platform: the engine, the modular architectural model (hub & spoke technology), and the governance mechanism. We intend to realign the human perspective on the true economic value of knowledge while promoting collaboration and rewarding Life-Long Learning.

ALIGNING OUR INITIATIVES

UCAT is setting up a DAO in Wyoming to manage a fund for conducting independent clinical trials, among various forms of academic and Social Economic research. This includes setting up a governance board of stake holders for allocation and distribution of the funds for various academic and scientific endeavors. The board will manage and oversee project incubation to help meet Sustainable Development Goals as Outlined by the UN Charter for 2030.

The Platform is called Universal Crypto Accounting Technology and can be found at <http://ucat.io>. At UCAT we are Democratizing Intellectual Property meaning the purpose

of the system is to allow Academics to Publish tokenized information such as; Research Papers, Files, Documents, Videos, Images, Evidence(government sectors). This data is published to a decentralized storage network and recorded to a blockchain almost like a Universal Card Catalogue called EduDEX. We do this by tokenizing scientific and academic research as NFTs. Those NFTs get certified by a group of stake holders like University or Institutions and/or co-Authors/Researchers. Peer reviews go through the adoption process. Although added to the record, additions to a paper will be reviewed by the NFTs Congress (original authors) to decide whether or not to formally acknowledge the review. This can open a public forum for debate and allow academics and scientists to challenge "Academic or Scientific Fact" in hopes of restoring the validity of "Evidence based Medicine and Historical Fact".

THE UCAT SOLUTION

UCAT infrastructure provides a backbone for integration and distribution channel for user acquisitions and *updated course information 24h/7d* on courses and training. We are looking for Academic Partners from [various education & training institutes](#) to many companies, organisations, governments and portals. UCAT ensures that however many hundreds of thousands of potential course participants, we will always have up-to-date, reliable and complete information. This can be and is currently done independently, not-for-profit and transparent – day-in, day-out. We provide an API to our Value Engine to sync with the correct course descriptions, dates and fees, *everywhere!*

2030: Shared Vision

We are committed to helping every learner develop as a whole person, fulfil his or her potential and help shape a shared future built on the well-being of individuals, communities and the planet.

Children entering school in 2018 will need to abandon the notion that resources are limitless and are there to be exploited; they will need to value common prosperity, sustainability and well-being. They will need to be responsible and empowered, placing collaboration above division, and sustainability above short-term gain.

In the face of an increasingly volatile, uncertain, complex and ambiguous world, education can make the

difference as to whether people embrace the challenges they are confronted with or whether they are defeated by them. And in an era characterised by a new explosion of scientific knowledge and a growing array of complex societal problems, it is appropriate that curricula should continue to evolve, perhaps in radical ways.

NEED FOR NEW SOLUTIONS

Societies are changing rapidly and profoundly.

- A first challenge is **environmental**: e.g.
 - Climate change and the depletion of natural resources require urgent action and adaptation.
- A second challenge is **economic**: e.g.
 - Scientific knowledge is creating new opportunities and solutions that can enrich our lives, while at the same time fuelling disruptive waves of change in every sector. Unprecedented innovation in science and technology, especially in bio-technology and artificial intelligence, is raising fundamental questions about what it is to be human. It is time to create new economic, social and institutional models that pursue better lives for all.
 - Financial interdependence at local, national and regional levels has created global value chains and a shared economy, but also pervasive uncertainty and exposure to economic risk and crises. Data is being created, used and shared on

a vast scale, holding out the promise of expansion, growth and improved efficiency while posing new problems of cyber security and privacy protection.

A third challenge is **social**: e.g.

- As the global population continues to grow, migration, urbanisation and increasing social and cultural diversity are reshaping countries and communities.
- In large parts of the world, inequalities in living standards and life chances are widening, while conflict, instability and inertia, often intertwined with populist politics, are eroding trust and confidence in government itself. At the same time, the threats of war and terrorism are escalating.

These global trends are already affecting individual lives, and may do so for decades to come. They have triggered a global debate that matters to every country, and call for global and local solutions. The OECD Education 2030 contributes to the UN 2030 Global Goals for Sustainable Development (SDGs), aiming to ensure the sustainability of people, profit, planet and peace, through partnership.

BROADER EDUCATION GOALS

Need for broader education goals: Individual and collective well-being. Unless steered with a purpose, the rapid advance of science and technology may widen inequities, exacerbate social fragmentation and accelerate resource depletion.

In the 21st century, that purpose has been increasingly defined in terms of well-being. But well-being involves more than access to material resources, such as income and wealth, jobs and earnings, and housing. It is also related to the quality of life, including health, civic engagement, social connections, education, security, life satisfaction and the environment. Equitable access to all of these underpins the concept of inclusive growth.

Education has a vital role to play in developing the knowledge, skills, attitudes and values that enable people to contribute to and benefit from an inclusive and sustainable future. Learning to form clear and purposeful goals, work with others with different perspectives, find untapped opportunities and identify multiple solutions to big problems will be essential in the coming years. Education needs to aim to do more than prepare young people for the world of work; it needs to equip students with the skills they need to become active, responsible and engaged citizens.

LEARNER AGENCY:

Navigating through a complex and uncertain world.

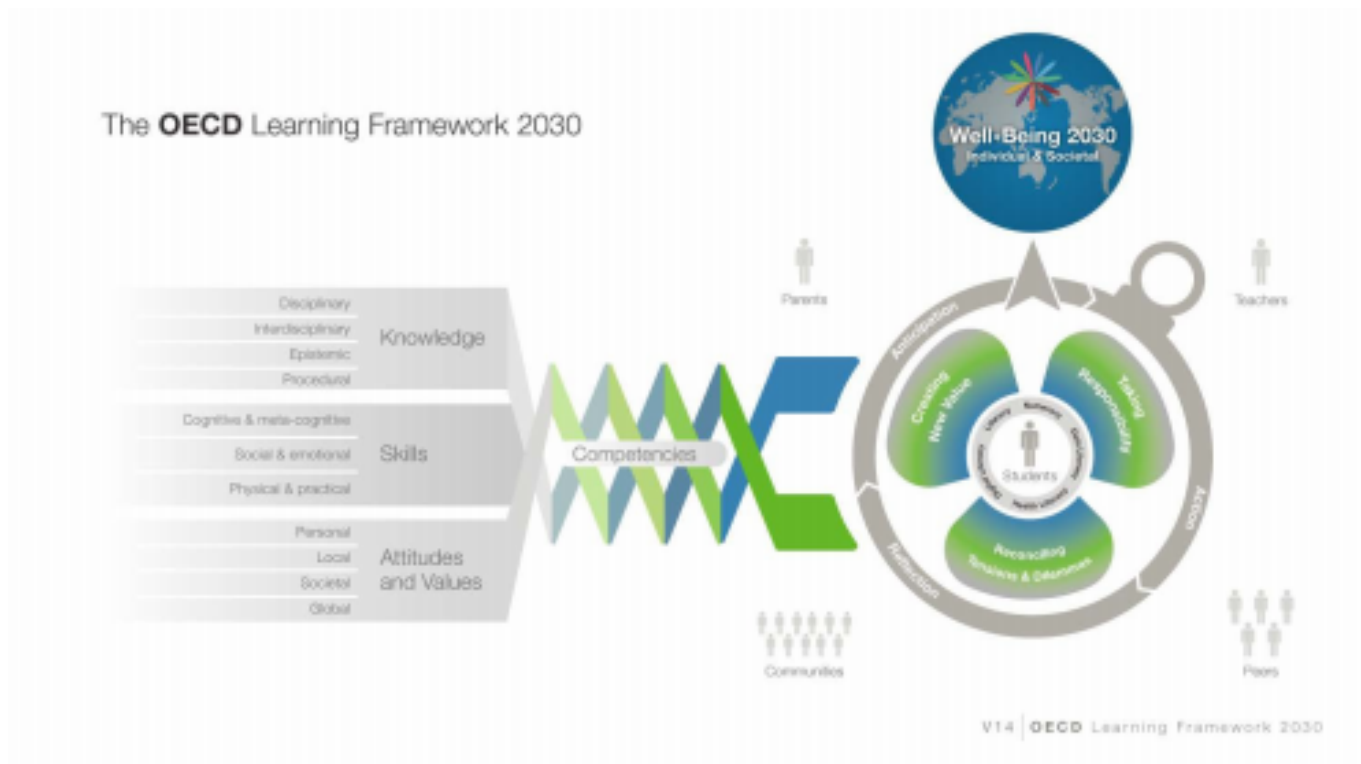
Future-ready students need to exercise agency, in their own education and throughout life. Agency implies a sense of responsibility to participate in the world and, in so doing, to influence people, events and circumstances for the better. Agency requires the ability to frame a guiding purpose and identify actions to achieve a goal.

To help enable agency, educators must not only recognise learners' individuality, but also acknowledge the wider set of relationships – with their teachers, peers, families and communities – that influence their learning. A concept underlying the learning framework is “co-agency” – the interactive, mutually supportive relationships that help learners to progress towards their valued goals. In this context, everyone should be considered a learner, not only students but also teachers, school managers, parents and communities.

Two factors, in particular, help learners enable agency. The first is a **personalised learning environment that supports and motivates each student to nurture his or her passions, make connections between different learning experiences and opportunities, and design their own learning projects and processes in collaboration with others.** The second is **building a solid foundation: literacy and numeracy remain crucial.** In the era of digital transformation and with the advent of big data, digital literacy and data literacy are becoming increasingly essential, as are physical health and mental well-being.

OECD Education 2030 stakeholders have co-developed a “learning compass” that shows how young people can navigate their lives and their world (Figure 1).

Figure 1. The OECD Learning Framework 2030:
Work-in-progress



NEED FOR ACTION

There is great need for a broad set of knowledge, skills, attitudes and values in action. Students who are best prepared for the future are change agents. They can have a positive impact on their surroundings, influence the future, understand others' intentions, actions and feelings, and anticipate the short and long-term consequences of what they do.

The concept of competency implies more than just the acquisition of knowledge and skills; it involves the mobilisation of knowledge, skills, attitudes and values to meet complex demands. Future-ready students will need both broad and specialised knowledge. Disciplinary knowledge will continue to be important, as the raw material from which new knowledge is developed, together with the

capacity to think across the boundaries of disciplines and “connect the dots”. Epistemic knowledge, or knowledge about the disciplines, such as knowing how to think like a mathematician, historian or scientist, will also be significant, enabling students to extend their disciplinary knowledge. Procedural knowledge is acquired by understanding how something is done or made – the series of steps or actions taken to accomplish a goal. Some procedural knowledge is domain-specific, some transferable across domains. It typically develops through practical problem-solving, such as through design thinking and systems thinking.

Students will need to apply their knowledge in unknown and evolving circumstances. For this, they will need a broad range of skills, including cognitive and meta-cognitive skills (e.g. critical thinking, creative thinking, learning to learn and self-regulation); social and emotional skills (e.g. empathy, self-efficacy and collaboration); and practical and physical skills (e.g. using new information and communication technology devices).

The use of this broader range of knowledge and skills will be mediated by attitudes and values (e.g. motivation, trust, respect for diversity and virtue). The attitudes and values can be observed at personal, local, societal and global levels. While human life is enriched by the diversity of values and attitudes arising from different cultural perspectives and personality traits, there are some human values (e.g. respect for life and human dignity,

and respect for the environment, to name two) that cannot be compromised.

COMPETENCIES FOR TRANSFORMATION

Competencies to transform our society and shape our future. If students are to play an active part in all dimensions of life, they will need to navigate through uncertainty, across a wide variety of contexts: in time (past, present, future), in social space (family, community, region, nation and world) and in digital space. They will also need to engage with the natural world, to appreciate its fragility, complexity and value.

Building on the OECD Key Competencies (the DeSeCo project: Definition and Selection of Competencies), the OECD Education 2030 project has identified three further categories of competencies, the "Transformative Competencies", that together address the growing need for young people to be innovative, responsible and aware:

- Creating new value
- Reconciling tensions and dilemmas
- Taking responsibility

CREATE NEW VALUE

New sources of growth are urgently needed to achieve stronger, more inclusive and more sustainable development. Innovation can offer vital solutions, at affordable cost, to economic, social and cultural dilemmas. Innovative economies are more productive, more resilient, more

adaptable and better able to support higher living standards.

To prepare for 2030, people should be able to think creatively, develop new products and services, new jobs, new processes and methods, new ways of thinking and living, new enterprises, new sectors, new business models and new social models. Increasingly, innovation springs not from individuals thinking and working alone, but through co operation and collaboration with others to draw on existing knowledge to create new knowledge. The constructs that underpin the competency include adaptability, creativity, curiosity and open-mindedness.

RECONCILING TENSIONS AND DILEMAS

In a world characterised by inequities, the imperative to reconcile diverse perspectives and interests, in local settings with sometimes global implications, will require young people to become adept at handling tensions, dilemmas and trade-offs, for example, balancing equity and freedom, autonomy and community, innovation and continuity, and efficiency and the democratic process. Striking a balance between competing demands will rarely lead to an either/or choice or even a single solution. Individuals will need to think in a more integrated way that avoids premature conclusions and recognises interconnections. In a world of interdependency and conflict, people will successfully secure their own well-being and that of their families and their communities only by developing the capacity to understand the needs and desires of others.

To be prepared for the future, individuals have to learn to think and act in a more integrated way, taking into account the interconnections and inter-relations between contradictory or incompatible ideas, logics and positions, from both short- and long-term perspectives. In other words, they have to learn to be systems thinkers.

TAKING RESPONSIBILITY

The third transformative competency is a prerequisite of the other two. Dealing with novelty, change, diversity and ambiguity assumes that individuals can think for themselves and work with others. Equally, creativity and problem solving require the capacity to consider the future consequences of one's actions, to evaluate risk and reward, and to accept accountability for the products of one's work. This suggests a sense of responsibility, and moral and intellectual maturity, with which a person can reflect upon and evaluate his or her actions in light of his or her experiences, and personal and societal goals, what they have been taught and told, and what is right or wrong. Acting ethically implies asking questions related to norms, values, meanings and limits, such as: What should I do? Was I right to do that? Where are the limits? Knowing the consequences of what I did, should I have done it? Central to this competency is the concept of self-regulation, which involves self-control, self-efficacy, responsibility, problem solving and adaptability. Advances in developmental neuroscience show that a second burst of brain plasticity takes place during adolescence, and that the brain regions and systems that

are especially plastic are those implicated in the development of self-regulation. Adolescence can now be seen as a time not just of vulnerability but of opportunity for developing a sense of responsibility.

ECO-SYSTEMIC CHANGE

Design principles for moving toward an eco-systemic change. These transformative competencies are complex; each competency is intricately inter-related with the others. They are developmental in nature, and thus learnable.

The ability to develop competencies is itself something to be learned using a sequenced process of reflection, anticipation and action. Reflective practice is the ability to take a critical stance when deciding, choosing and acting, by stepping back from what is known or assumed and looking at a situation from other, different perspectives. Anticipation mobilises cognitive skills, such as analytical or critical thinking, to foresee what may be needed in the future or how actions taken today might have consequences for the future. Both reflection and anticipation are precursors to responsible actions.

The OECD Learning Framework 2030 therefore encapsulates a complex concept: the mobilisation of knowledge, skills, attitudes and values through a process of reflection, anticipation and action, in order to develop the inter-related competencies needed to engage with the world.

To ensure that the new learning framework is actionable, the OECD Education 2030 stakeholders have worked together to translate the transformative competencies and other key concepts into a set of specific constructs (e.g. creativity, critical thinking, responsibility, resilience, collaboration) so that teachers and school leaders can better incorporate them into curricula. The constructs are currently under review (Annex 2).

They have also built a knowledge base for curriculum redesign. Curriculum change assumes that education is an ecosystem with many stakeholders. Students, teachers, school leaders, parents, national and local policy makers, academic experts, unions, and social and business partners have worked as one to develop this project. In its work across different countries, OECD Education 2030 has identified **five common challenges**.

1. Confronted with the needs and requests of parents, universities and employers, schools are dealing with curriculum overload. As a result, students often lack sufficient time to master key disciplinary concepts or, in the interests of a balanced life, to nurture friendships, to sleep and to exercise. It is time to shift the focus of our students from "more hours for learning" to "quality learning time".

2. Curricula reforms suffer from time lags between recognition, decision making, implementation and impact. The gap between the intent of the curriculum and learning outcome is generally too wide.

3. Content must be of high quality if students are to engage in learning and acquire deeper understanding.
4. Curricula should ensure equity while innovating; all students, not just a select few, must benefit from social, economic and technological changes.
5. Careful planning and alignment is critically important for effective implementation of reforms.

In response to these challenges, working group members and partners are co-creating "design principles" for changes in curricula and education systems that will be relevant in different countries over time.

CONCEPTS

Concept, content and topic design:

- **Student agency.** The curriculum should be designed around students to motivate them and recognize their prior knowledge, skills, attitudes and values.
- **Rigor.** Topics should be challenging and enable deep thinking and reflection.
- **Focus.** A relatively small number of topics should be introduced in each grade to ensure the depth and quality of students' learning. Topics may overlap in order to reinforce key concepts.

- **Coherence.** Topics should be sequenced to reflect the logic of the academic discipline or disciplines on which they draw, enabling progression from basic to more advanced concepts through stages and age levels.

- **Alignment.** The curriculum should be well-aligned with teaching and assessment practices. While the technologies to assess many of the desired outcomes do not yet exist, different assessment practices might be needed for different purposes. New assessment methods should be developed that value student outcomes and actions that cannot always be measured.

- **Transferability.** Higher priority should be given to knowledge, skills, attitudes and values that can be learned in one context and transferred to others.

- **Choice.** Students should be offered a diverse range of topic and project options, and the opportunity to suggest their own topics and projects, with the support to make well-informed choices.

PROCESS

Process design:

- **Teacher agency.** Teachers should be empowered to use their professional knowledge, skills and expertise to deliver the curriculum effectively.
- **Authenticity.** Learners should be able to link their learning experiences to the real world and have a sense of purpose in their learning. This requires interdisciplinary and collaborative learning alongside mastery of discipline-based knowledge.
- **Inter-relation.** Learners should be given opportunities to discover how a topic or concept can link and connect to other topics or concepts within and across disciplines, and with real life outside of school.
- **Flexibility.** The concept of "curriculum" should be developed from "predetermined and static" to "adaptable and dynamic". Schools and teachers should be able to update and align the curriculum to reflect evolving societal requirements as well as individual learning needs.
- **Engagement.** Teachers, students and other relevant stakeholders should be involved early in the development of the curriculum, to ensure their ownership for implementation.

ANNEX 2

Annex 2: List of constructs currently reviewed

The following constructs are currently under review based on the following guiding principles:

- Clear definition: Does the construct have a commonly used and understood definition?
- Relevant for 2030: Does the construct, alone or in combination with others, equip people for future challenges?
- Interdependent: Can we say how the construct develops in conjunction with others?
- Impactful: Is the construct proven to have a bearing on future life outcomes?
- Malleable: Can the construct be developed through the processes of learning?
- Measurable: Can the construct be given a comparative numerical value on a scale, or a non-numerical account?

The list is not exhaustive but constructs are selected that are closely related to the key concepts underpinning the framework.

- Adaptability/ Flexibility/ Adjustment/ Agility
- Compassion
- Conflict resolution
- Creativity/ Creative thinking/ Inventive thinking
- Critical-thinking skills
- Curiosity
- Empathy
- Engagement/Communication skills/Collaboration skills
- Equality/ Equity
- Global mind-set
- Goal orientation and completion (e.g. grit, persistence)
- Gratitude
- Growth mind-set
- Hope
- Human dignity

- Identity/Spiritual identity
- Integrity
- Justice
- Manual skills for information and communication technology (related to learning strategies)
- Manual skills related to the arts and crafts, music, physical education skills needed for the future
- Meta-learning skills (including learning to learn skills)
- Mindfulness
- Motivation (e.g. to learn, to contribute to society)
- Open mind-set (to others, new ideas, new experiences)
- Perspective-taking and cognitive flexibility
- Pro-activeness
- Problem solving skills
- Purposefulness
- Reflective thinking/Evaluating/Monitoring
- Resilience/Stress resistance
- Respect (for self, others, including cultural diversity)

- Responsibility (including locus of control)
- Risk management
- Self-awareness/Self-regulation/Self-control
- Self-efficacy/Positive self-orientation
- Trust (in self, others, institutions)

EDUCATION 2030

The future of education and skills. Schools are facing increasing demands to prepare students for rapid economic, environmental and social changes, for jobs that have not yet been created, for technologies that have not yet been invented, and to solve social problems that have not yet been anticipated. Education can equip learners with the agency, the competencies and the sense of purpose to shape their own lives and contribute to the lives of others. Children entering school in 2018 will be young adults in 2030. So, change is imminent.

The aim of OECD's Education 2030: The Future of Education and Skills project is to support countries to find answers to two far-reaching questions: "What knowledge, skills, attitudes and values will today's students need to shape and thrive their world in 2030?" and "How can instructional systems develop these knowledge, skills, attitudes and values effectively?" This OECD Education

2030 position paper considers the challenges that young people will face; suggests the importance of the concept of learner agency; proposes an overarching learning framework with transformative competencies; reviews the nature of the knowledge, skills, attitudes and values that young people will need; and ends with possible curriculum design principles. It encapsulates the key messages of the project so far.

Do you want to take part in OECD Education 2030?

OECD Education 2030 welcomes countries and stakeholders to contribute to the project. If you are interested, please contact: education2030@oecd.org.

To find out more about the project, please visit our website at: oe.cd/education2030

Write to them

Directorate for Education and Skills-OECD

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WHAT DOES UCAT DO?

There are hundreds of course catalogues for employees, search and booking sites, and platforms with an advisory function. They all want to publish factual, reliable, neutral and up-to-date course details (descriptions, fees, start dates, subjects, target group description, learning objectives, etc., etc.).

- problem customers: *There are dozens of training suppliers meaning; we have to make individual arrangements with each supplier to provide us with their programme details on a regular basis, preferably digitally. We also have to maintain all those digital connections, or we have to hire an external agency to take care of this for us. Can't it be more efficient?!*
- Problem Training suppliers: *Must regularly provide our programme details to dozens of customers, platforms, and search sites. The same information over and over again, but often with a (slightly) different frequency, a different digital format, a different IT link and/or with different fields or field definitions. Can't it be more efficient?!*

- answer from UCAT : *This can indeed be done more efficiently: with one data standard that is connecting the academic progress to your everyday functions; various collection points for programme information from all suppliers; various points of distribution of the information of all those suppliers through our network and partner channels, and an update every 24 hours.*

BENEFITS AND COSTS

Benefits

- Customers save on the costs of collecting, maintaining and making available programme information for their employees. And they save costs because the purchase orders are now correct, and there are no longer misunderstandings about optional or mandatory additional costs.
- Training suppliers save on staff time and IT costs to keep updated (sometimes) dozens of portals, LMSs and other systems of customers and intermediaries. It is also beneficial for training suppliers that purchase orders are now correct, without any hassle afterwards.

Finally,

- Network Partners can retrieve the information from dozens of training suppliers in one feed every day, without having to establish and maintain separate links with each and every training supplier.
- UCAT offers a Platform that facilitates the creation and tracking of all your value making activities

- Community/Tribe (Social Connections)
- Education (Resources, Training, Credentials/Access)
- Managing Assets (Utility, Value, Custody)
- Liabilities (Risk Mgmt)
- Security (Biometrics + vfa)
- Universal Basic Income (UBI) - Comprehensive List of Benefits
- Employers/Staff will need to agree to getting paid in UCAT as outlined in our Terms and Conditions for QTM Oracle Payroll Optimization Agreement.
- UCAT works with SMBE's and Industry Leaders to Assess, Strategize, and Execute a tailor-made Standard for Identifying and Promoting Leaders in their respective industries,
- We work hard to keep our Community Leaders motivated, trained and certified through on-going Education Training and Skill Development.
- Payroll Automation Support including Benefits (Terms and Conditions apply)
- Invoice Factoring services
- Full Benefits (qualification based on participation)
 - Medical
 - Dental
 - Vision
 - Health
 - Retirement
 - Disability
 - Paid Time Off (PTO)
 - Maternity/Paternity Leave

- Legal Consultations (Asset Protection)
- Debt Negotiating and Consolidation
- Access to Temporary Personal Loans
- Access to Collateralized Loans
- Access to Capital for Business Ventures
- Access to a Financial Counselor for Guidance
- Access to Capital for large purchases (homes)
- Access to UCAT Assets Reduced/Free
[office/apartment/labs/transportation/etc]

Costs

- Customers purchasing education & training programmes for their own employees do not pay for the use of information from the UCAT database.
- Education & training institutes:

Current Model

- *one-off* 500 (XML link)
- 750 (manual entry)
- *annually* 1000

UCAT

- UCAT Value Engine pays the procurers of the information
- as well as the student that takes the course
- institutions are nodes in our system
- they validate transactions on the network
- they earn a fee for validating
- it's a win+win+win

HOW DO UCAT TOOLS HELP

A Dashboard of tools for Analytics of Life's Operations across all external variants that make up who you are as a person.

- Project Dashboards

- Know instantly if your projects and your team are on track.

- Gantt Charts

- The most powerful, interactive Gantt chart features, yet simple to use.

- Project Plans

- Create and share project plans online, with multiple views for your team.

- Project Schedules

- Schedule tasks and review team workload across all your projects.

- Project Reports

- Share executive-ready status reports with the push of a button.










- Task Management

- Empower your team with easy task management tools for all their projects.

- Project Timesheets

- Online timesheets are easy for your team and even easier for you to approve.

- Workload Management

-  Manage team workload with easy resource allocation tools.
- Kanban Boards
 -  Organize work with drag-and-drop cards and custom columns.
- PPM Tools
 -  See all your projects and keep them aligned with strategic goals.
- Agile Tools
 -  Work together with multiple project views that help maintain flexibility.
- Team Management
 -  Work together in real time with features that foster collaboration.
- Waterfall PM Tools
 -  Map subtasks, dependencies and each phase of your software project.
- Cloud-Based Solution
 -  Our cloud-based software lets you access your projects from anywhere.
- WBS
 -  Visualize your project to make it easier to plan, schedule, and deliver.
- Critical Path
 -  Quickly filter our Gantt charts to find the critical path for your project.

- Work Management
 - 🌐 Plan, track, organize, and review progress on your team's work.
- Project Tracking Tools
 - 🌐 Monitor and track with features that make evaluating a project easier.
- Project Timelines
 - 🌐 simple, graphical views tasks and team progress.
- Task Tracking
 - 🌐 Track internal tasks for teams and external tasks for customers.
- Online File Storage
 - 🌐 Store all your project files in one place with unlimited online storage.
- Microsoft Project Integration
 - 🌐 Import MPP files to view your Microsoft Project & Excel plans online.
- Google & Gmail Integration
 - 🌐 Manage task updates right in your Gmail, plus sync your Drive docs & Calendars.
- Apps & Zaps
 - 🌐 Synchronize your data with apps you use everyday with our Zapier integration.
- API
 - 🌐 Create custom integrations to your other applications with our API.

Here's a nine-point checklist of what to expect in our mastermind group rules:

- Attendance requirements – It's up to you, the Facilitator, to decide what the rules are around attendance. Must the member attend 100% of meetings, or will 80% do?
- Attention – Members should be completely focused on what's happening in meetings. No cell phones or email. No side conversations.
- Participation – There are two places where participation is crucial: in brainstorming/peer advisory Hot Seats, and in action planning/accountability. Mastermind groups ask members to step up to the plate; if they aren't willing to participate fully and give it everything they've got, they have no place in your mastermind group.
- Participation level – Let's face it, we've all met people who talk too much, and those who are quiet. The rule is that conversation should be balanced. Members should pay attention to when someone is dominating the conversation and when someone is verbally withdrawn (it's up to the Facilitator to manage this behavior).
- Accountability – If a member makes a promise to complete a task, they should be held accountable to do so. Regular check-ins during meetings keep members on track. Each Facilitator must decide, for their groups, how rigid the accountability needs to be. (It helps to ask each member: How do you want me to hold you accountable?) Consider creating some sort of shared document or message forum where members can report promised actions and results.

- Connection – Mastermind groups can yield networking opportunities, but they are organic rather than structured. Most mastermind groups have rules about members marketing to each other. Members want to feel safe in the group, not the recipient of an onslaught of marketing messages.
- Confidentiality – Mastermind groups are intentional safe spaces where members can bring their problems, challenges and concerns. Nothing that's said inside the mastermind group can be shared outside it. If you must, create a Non-disclosure Agreement that members sign. Additionally, do not allow gossip inside your mastermind group meeting. A simple definition of gossip: talking about someone when they're not in the room or part of the conversation.
- Honesty – If members are not willing to be honest about what's going on in their lives, and if they're not honest in their conversations among group members, the group will crumble. Remind members that they're here to grow – which means they must be vulnerable and ask for help. And remind members that giving someone "honest feedback" means clear, simple, productive feedback, not brutal or demeaning feedback.
- Membership – Typically, the Facilitator decides who can join the group, whether a new member can join an existing group, and how people exit a group. Put this rule in writing so that everyone is aware.

PHASES OF A PROJECT LIFECYCLE

As defined by the PMI (Project Management Institute), there are five distinct stages in a project life cycle.

No matter which project management method you use, your project has to pass through these five stages mentioned in the PMBOK (Project Management Body of Knowledge) guide:

- Initiation phase: identifying a business opportunity and brainstorming project ideas
- Planning phase: creating a project plan, goals, objectives, and setting a project scope
- Execution phase: assigning work to your team and discussing project tasks
- Monitoring phase: setting KPIs and measuring progress
- Closure phase: analyzing performance and creating final documents

KNOWLEDGE MANAGEMENT

3 main areas of knowledge management

1. Accumulating knowledge
2. Storing knowledge
3. Sharing knowledge

The goal is to enable organizational learning and create a learning culture, where the sharing of knowledge is encouraged and those who seek to learn to better themselves find it easy to do so.

When thinking about knowledge management, it is helpful to consider the types of knowledge and how possible it is to share that knowledge within an organization.

Tacit knowledge and explicit knowledge are the two main types of knowledge covered within the definition of knowledge management.

- Tacit knowledge is more intuitive, less easy to package and share with others. Examples of tacit knowledge are innovative thinking and understanding body language.
- Explicit knowledge is information that is easily codified and taught, such as how to change the toner in a printer and mathematical equations.

Successful knowledge management will improve an organization in several ways. It will ensure that the specialized knowledge of employees does not leave with them, or go unutilized by other employees who would benefit from that knowledge.

It allows for better situational awareness, as well as opening doors for learning about best practices, lessons learned, and overall organizational improvement.

USER ACQUISITION STRATEGY

ACADEMIC PARTNERSHIP PROPOSAL

We are seeking an Academic Institution to participate in a Pilot Co-Venture with our Proposed UBI System. Early educators and adopters will be the Thought Leaders of a decentralized tomorrow in their respective fields. Almost every industry and sector of our modern world will require some form of upgrades within 1-3 years.

With your background as Educators from an Academic Institution, there is great need for your experience. These classes will be paid opportunities for the creators of the coursework. The educators goal should not be about flooding the market with your tutorials, it's about providing quality instruction that is clear, concise and to the point. The more value provided, the better your reward will be.

Help us create micro-learning standards for properly educating the industry leaders of our future. You will be publicly recognized as an early architect of our future Mastermind economy and thought leaders of your respective field or industry. Professors of established

Academic Institutions with verifiable credentials can qualify to get a QTM Oracle designation. (Node Status)

UCAT's ROLE

Is solely responsible for maintaining the technology, the network integrity, the educational materials, preservation of the value stored both on UCAT and EduDEX, and continue to look for new innovative projects that would add value to our ecosystem. All the while ensuring customers have access to their assets and funds at all times. UCAT will be working with the institutions to conduct ongoing audits of the material being published to the LMS for quality control. We do have an honor system, and hope all publishers of content on our network do so with good judgement.

YOUR LIFE PROJECT

Nearly every goal in life consists of an activity or series of activities. Within an organization, this could be labeled as a project possessing unique characteristics and varying levels of importance to the organization. A project is defined as a planned undertaking of related activities to reach an objective that has a beginning and an end.[16] All projects solve some type of problem, but projects may also be established simply to determine and define feasible alternative solutions to problems. Seven primary characteristics of a project include:[11]

- Objective: Each has a specific goal to reach.
- Schedule: Point in time in which they must be accomplished.
- Complexity: Does the technology exist to achieve the project objectives?
- Size and Nature of Task: Step-by-step plan of action.
- Resources: Labor, personnel, equipment, materials, facilities, etc.
- Organizational Structure: The 'meshing' of project requirements into the existing organization.

- Information and Control Systems: These must be structured to handle problems through the typical lines of authority (Prin. of Project Mgmt).

As defined by the PMI (Project Management Institute), there are five distinct stages in a project life cycle. No matter which project management method you use, your project has to pass through these five stages mentioned in the PMBOK (Project Management Body of Knowledge) guide:

- Initiation phase: identifying a business opportunity and brainstorming project ideas
- Planning phase: creating a project plan, goals, objectives, and setting a project scope
- Execution phase: assigning work to your team and discussing project tasks
- Monitoring phase: setting KPIs and measuring progress
- Closure phase: analyzing performance and creating final documents

Source: [5 Stages of Project Management](#)

PROJECT INTEGRATION MANAGEMENT

We apply Project integration management which is a systematic approach for coordinating all the processes and activities of a project. It ensures smooth execution of the project, from its initiation to closure. In doing so, [project managers](#) can better balance the demands of stakeholders, clients' expectations and manage resources and tasks during a project.

According to [PMI](#), "Project Integration Management helps to identify, define, combine, unify, and coordinate different

processes and activities with project management process groups. ”

Integration in project management is significantly helpful for project managers in managing **cross-functional teams**, [scheduling resources](#), and organizing their [work interdependencies](#). It also contributes to coordinating and making **trade-offs with stakeholders** so that projects would benefit from a more unified approach and reach the goal.

Example of project integration management:

Let's assume a project manager has mapped out an [engineering project plan](#). Now, integration is essential when processes and resources interact. To schedule tasks of multiple teams from different departments and manage the deliverables for various project activities.

Here project documents and deliverables from mechanical and electrical engineering are integrated to ensure consistency between project deliverables. The integration process in a project makes various tasks/work by different resource pools or departments look cohesive and unified.

AGILE PRINCIPLES

The popularity of the Agile approach has exploded in the past decade and is widely applied in managing software development work.

It's now followed by companies, including Fortune 100 companies (IBM) mid-sized companies (Red Hat) to startups (ClickUp).

Although Agile is primarily used in software development, it's also used in domains such as professional services, manufacturing, financial services, healthcare, etc.

There are 12 principles (summarized into 4) and 4 core Agile values mentioned in the Agile Manifesto.

What Is The Agile Manifesto?

The Agile Manifesto is a document that was developed by Jeff Sutherland and Martin Fowler. It's a body of knowledge that defines what the Agile project methodology stands for and what its guiding principles are.

These principles and values are a good way to instantly see how it differs from a traditional project management style like the Waterfall methodology.

The Agile Manifesto contains 12 key principles that define the Agile process. These principles have been divided into 4 distinct categories:

- Agile principles of customer satisfaction
- Agile principles of quality
- Agile principles of teamwork
- Agile principles of project management

Here's a closer look at each category and how these principles help streamline your work processes:

A. Agile principles of customer satisfaction

Customer satisfaction must always be your highest priority. The only way to do this is through early and continuous test-driven, sustainable development.

Always embrace changing product requirements, even if they're at the latter stages of the software development

process. These iterative (recurring) changes help you target a customer's needs and wants better
Deliver working results like products and services frequently. That's the only way to get continual customer feedback and adapt the next version in line with what customers genuinely need

How these principles help

As your team is constantly in touch with your customers, there's no chance of them misunderstanding what your customers really need from a product

Additionally, by following an adaptive project framework for changing requirements, you're able to give customers their priority items first, even if they've only informed you of this later on. No more hyperventilating after last-minute change requests!

B. Agile principles of quality

The primary mark of a successful project is a working product or working solution that satisfies a customer's needs

Aim for test-driven sustainable development. Your team must be able to maintain constant pace and high quality work indefinitely

Continuous dedication to technical excellence will help you adapt to customer feedback and deliver a final product that satisfies their needs

How these principles help

The Agile Manifesto gives you a very clear measure of what a successful product should be. As long as it satisfies your customers' wants, it's a good product

By emphasizing a sustainable incremental and iterative approach to software development, you can support constant changes without getting bogged down or burning out. This will help you maintain high-quality work.

C. Agile principles of teamwork

Team members and project stakeholders must actively collaborate for continuous improvement. Actively working together is the only way to get a clear, shared understanding to implement customer feedback

Build projects around motivated individuals. Give them the support and environment they need to get the work done

Face-to-face conversation, in person, is the most efficient way to collaborate over projects. After all, we're all a little tired of video meetings, right now!

The best project work comes from self-organizing teams.

When teams can manage themselves, they need less supervision, and your project can progress faster

How these principles help

By emphasizing active, close collaboration and self-organization, you're empowering your team to get together and get the job done themselves. This is going to build a tightly-knit team that can adapt to changing customer demands easily

By giving your team the support and stable environment they need, you're facilitating their ability to get things done by themselves

D. Agile principles of project management

Simplicity is a core element of the Agile framework.

Simplicity can be viewed as cutting down any unnecessary steps and procedures from your general management process

Remember to constantly evaluate your team's progress at regular intervals. Use this to fine-tune your future sprints and processes

How these principles help

As you cut down on unnecessary steps and processes, it's easier to speed things up to cope with changing project demands

As you constantly re-evaluate your progress, you can always identify where you're falling behind and how you can add more quality to your sprints

AGILE CORE VALUES

- Customer collaboration is key
- Embrace change
- Individuals over software
- Working software over extensive documentation

Here's a breakdown of each one:

A. Customer collaboration is key

The manifesto for Agile also prioritizes customer satisfaction over contract negotiation.

This Agile value states that the only way to truly satisfy the customer is to continuously involve them in the test-driven development process.

Your project team must routinely turn to your customer base for hands-on experience on how the product is shaping up. It's then up to your software development team to tweak your project as per your customer's recommendations.

This constant collaboration process is the only way to create a final product that meets your customer's product requirements.

Sure, you could try and simply read their minds to find out what they want, but we're not sure about how successful that'll be!

B. Embrace change

Most other project management methodologies view change as an unnecessary spike in project cost. This makes agile the best project management methodology for non-profits, especially for those planning events!

However, that's not the case with the Agile project management methodology.

The Agile Manifesto understands that change is the only way to eliminate waste and achieve continuous improvement.

That's because initial assumptions about a project often prove to be incorrect. And when that's the case, trying to fit the project requirements to those faulty assumptions leads to inferior products that no one really wants!

ahem foldable smartphones *ahem*

That's why every Agile sprint gives your team ample opportunities to review every project development phase and make easy changes to them, offering you greater flexibility.

C. Individuals over software

One of the major benefits of the Agile Manifesto is that it prioritizes individuals and interactions over the software products and processes.

Why?

Because, no matter how complex and advanced your Agile tools and Agile processes get, there'll always be a human element attached to it. And it is this human element that's integral to understanding customer needs and adapting to them

D. Working software over extensive documentation

Agile prioritizes delivering working software or a working prototype over carefully documenting everything.

For example, when you're under time constraints, Agile practices emphasize on value delivery, i.e. delivering a final finished product over documenting what you are doing for future reference.

Why?

You can always document things later, but if you don't prioritize delivering the end product, you'll miss your deadline!

However, that doesn't mean this project methodology views documentation as useless. While it doesn't prioritize it to the extent that the Waterfall approach does, documentation is essential for reviewing sprints and trying to optimize them.

You need something to look back on and be proud of, right?

USER ENGAGEMENT SCORING

Elements in an engagement score might include:

- Breadth – How many ways has an individual or company engaged with your association?
- Depth – How many times have they engaged?
- Loyalty – How frequently do they engage over time?

Each of these elements can be altered, broadened or narrowed depending on your membership and benefits. The result is a score that quantifies the engagement level of each member. There is also value in breaking down an engagement score to see which elements of the score members derive their points from. Is it breadth or depth? Learning engagements or volunteer opportunities? The final step in leveraging an engagement score is to break down the resulting scores into quartiles or deciles, depending on the size of your membership, and categorize member and customer types within each segment.

An engagement score is a powerful tool to enhance member engagement and acquisition. A comprehensive understanding of how and why members engage allows associations to maximize the efficiency and effectiveness of their marketing and communications strategies. Ultimately, associations can deepen their impact, improve member satisfaction and reinforce their bottom line. Continue reading "[Engagement Metrics And KPIs](#)" to learn more.

INTERNAL DEPARTMENTS AND SUBDIVISIONS

QTM ORACLE (Staffing and Leadership Development)

UCAT'S QTM Oracle department is a staffing agency that will provide all staffing and HR needs to Partnering Locations. The role of UCAT is to train and develop field-ready QTM Oracle's for the Staffing Agency. By leveraging site analytics favorable to a business, you can become closer with a local business that will be looking to hire new staff at some point. What better way to get in the door than to already be in the door when they need you. You can provide labor to the local business as well as provide cost effective onboarding and compliance training for all new hires. This could not only help reduce cost on business insurance, it can also reduce cost of onboarding a new employee by partnering with an academic institution that is going to properly train and groom a future leader to your expectations.

SUB0 MGMT (Asset Custody and Risk Mgmt)

Sub0 Mgmt is a subsidiary of QTM the umbrella company that houses different standalone direct selling programs and services by combining them into something bigger! Sub0 for most, will be a way of enjoying great products and services, at incredibly low prices. For others, it will become the business opportunity of a lifetime! Sub0 is a partner with UCAT to protect the network assets under mgmt from risk exposure via QTM World, QTM Oracle, EduDEX or any of our affiliate partnerships. Sub0 Mgmt Handles all of our 3rd Party Services like Print Marketing Services, Our Digital Marketing Services, Our Domestic and International Affiliate Partnerships (Viator, Expedia, Axiom, Axianta, Transamerica, TicketMaster, CoinPayments, GMI, Amazon, Casting, etc) and enforces their terms of compensation. Each established location will have a similar organizational structure.

QTM WORLD (Directory & Entertainment Guide)

We have already established that UCAT.IO is focused on the [mLMS] for Education and the Value Engine and Integrations to as many Businesses

and Institutions as possible. We have established that EduDEX is the [Decentralized Exchange] for all assets and we also talked about Oracles and QTM Oracles which are components of the governance mechanism for network authentication. QTM Oracle [Tech/Biz Professional Staffing] is responsible for putting your skills and talents to work. Sub0 is our [Risk Management] Division which handles all of our Custodial Affairs, Affiliate Partnerships, Acquisitions, Mergers, Investments, and any revenue being generated where a 3rd party is involved.

We would like to put together a task force of students to establish an Industry 4.0 Optimization Hub or QTM Innovation Center on Campus Location. Once the model is proven we can duplicate the process by creating a network of hubs across various towns/cities, states, and countries. This Ecosystem consists of various moving parts that work better together (for best results) as opposed to independently.

We propose working with your institution to establish a QTM Innovation Center that is run and operated by a special task force integrated within local Colleges/Universities. Eventually it would be great to have multiple schools collaborating within their communities and working together. All revenues generated will be handled per location basis and divided among the participating parties, agents or agencies; profits will be deposited into the UBI Treasury Account.

This project is a co-venture with UCAT where QTM World is a Media Publishing Content Distribution Network. The staff, your students will learn hands-on practical knowledge on how to plan, build, and manage a digital marketing agency from the ground up. The role of this QTM CDN is to create compelling media for its local community that will ultimately convert into new business partners for the local guide and schools. With some coordinated effort, we can get the local guide to rank on page 1 of google for various keywords across a vast array of industries and sectors in under a year's time, worst case scenario.

As a City or Local Guide, this allows us to tap into the Culture of the location. This local guide can be your key to the city around you. QTM World covers a broad range of topics that will facilitate

our efforts in distributing knowledge. This project offers continuous critical thinking activities which will help expand the horizons of the interns. The object of the program is to lead the students through a journey of self discovery and hopefully get a better understanding of concepts in the real world of business.

Understanding how you can take a site like a City Guide and turn it into a fabric like infrastructure for an ecosystem where the economic rules are slightly different, fair and rewarding. The objective is to integrate as core infrastructure to that city. There are many value propositions that a platform like this offers a local community in terms of providing Business Value Added Services. Local businesses would benefit from having the latest in Skills Training available for their staff. Mentoring Opportunities, access to alternative sources of capital for expanding business operations, reinforcing deeper connections within the local community leading to more collaboration. The compensation model has been completely reinvented so that Students no longer have to pay for Education, instead, with UCAT.IO students will be paid to learn. Yes, teachers still get compensation for teaching, except now they get a form of royalties or residuals for the content or courses they create.

By creating this task force Marketing Agency, businesses will benefit from having access to fresh workforce talent not yet jaded from years of being overworked and underpaid. Localized Quality Business Services that not only fulfill your business needs, they also provide practical working experience which the students can put on their resume. You have the opportunity to upskill your employees so they can provide new forms of value in today's competitive landscape. The City Guide is an elaborate Marketing Funnel and a tool for turning passive onlookers into a buying customer or generating a pipeline of Ready to Buy Hot Leads. Simultaneously giving the students the necessary working experience and negotiating skills that they can't get from textbook theory. We can create scavenger hunt-like activities which will guide you through the history of the city's development and transformation, turning it into a fully immersed learning experience for both tourists and locals alike.

ORGANIZATION DOMAIN MAP STRUCTURES

UCAT is currently undergoing Trade and Legal Entity Registration under a parent Holding Company, QTM. The Organizational Structure is as follows:

QTM [QTM]

QTM Co (Holding Entity)

QTMCO.COM

UCAT [UCAT]

ERP Dashboard Wallet|Assets|Learning Mgmt|Value/UBI

UCAT.IO ->ED.UCAT.IO/N ->UBI.UCAT.IO

QTM WORLD [QTM World]

Local City Guide + Directory/CDN

QTM.WORLD -> QTM.UCAT.IO

QTM ORACLE [QTM Oracle]

Designation Acquired for Governance in Validation

QTMORACLE.COM -> ORACLE.UCAT.IO

EDUDEX [EduDEX]

Decentralized Exchange + Liquidity Pools

EDUDEX.IO -> DEX.UCAT.IO

SUB0 RISK [SUB0]

UCAT Asset Custody Mgmt

SUB0.XYZ -> SUB0.UCAT.IO

[QTM][UCAT][QTM WORLD][QTM ORACLE][EDUDEX][SUB0]

NETWORKED REVENUE MODEL

[QTM] will provide the technology which is the [UCAT] value engine and the UBI ecosystem. The Learning Management System for upgrading your continuous education or credentials for any given industry/field. Then [QTM ORACLE] is your Digital Dashboard for managing your Assets as a Node. [EDUDEX] is the Decentralized Exchange where you can buy/sell/trade assets. Lastly, each location will provide services directly to the local community through [QTM WORLD] (direct) and [SUB0] (Asset Custody Management) as the intermediary.

MANAGING ENTITIES

QTM WORLD (City Guide) [QTM WORLD]

- QTM Biz Directory (Listings) [QTM WORLD]
 - Directory (Feature+Highlight) [QTM WORLD]
 - Business Directory/city (Mktg/Biz) [QTM WORLD]
- Classifieds Revenue /city (Mktg)(For Sale) [QTM WORLD]
 - Job Posting Revenue /city (HR) [QTM WORLD]
- Events (TicketMaster) Revenue /city [QTM WORLD]
- Expedia/Priceline Revenue per/city [QTM WORLD]
- Viator Revenue/city (tours/attractions) [QTM WORLD]
- Real Estate (buy/sell) Listing Fee [QTM WORLD]
 - Partner w/RE Broker commission split [SUB0]
- Real Estate (rent/lease) Listing Fee [QTM WORLD]
 - Partner w/RE Broker commission split [SUB0]
- Digital Ad Revenue (Ad Space) [QTM WORLD]
- Print Marketing Svcs (Axiom) [SUB0]
 - Bookmarks
 - Brochures

- Business Cards
- CD Inlays
- CD Inserts
- Club Flyers
- Door Hangers
- Envelopes
- Flyers
- Greeting Cards
- Hang Tags
- Vinyl Decals
- Individual Vinyl Stickers
- Small Flyer Printing
- Step and Repeat Banner
- Paper Sticker Printing
- Small Flyer Printing
- Rack Card Printing
- Notepad Printing
- Notepad Printing in Los Angeles
- Postcard Printing
- Poster Printing
- Digital Poster Printing
- Flag Printing
- Calendar Printing
- Canvas Printing
- Catalog Printing
- Banner Printing
- Digital Mktg Services [SUB0]
 - Web Design + Redesign [SUB0](Socius)
 - Content Marketing [SUB0](amplifiedagency)
 - Social Media Mgmt (SocialOwl)[SUB0]
 - SEO Mktg (seoreseller)[SUB0]
 - E-Mail Mktg (Mailchimp)[SUB0]

- Press Release News Wire Svcs (PRWeb) [SUB0]
- Private Label Amazon Store [QTM WORLD]
- Online Web Store [QTM WORLD]
- QTM|UCAT Branded Merchandise [UCAT]

Specialty Products and Services

[SUB0] (Asset Custody Mgmt + Partnerships)

- Merchant Processing (GMI Nationwide) [SUB0]
- Crypto Processing (CoinPayments Nationwide) [SUB0]
- Financial Services (WFG Workshops) [SUB0]
 - GET YOU OUT OF DEBT FASTER [SUB0]
 - STUDENT LOAN DEBT
 - CREDIT CARD DEBT
 - IRS / TAX DEBT
 - REDUCE FIXED EXPENSES [SUB0]
 - MORTGAGE (PRE-QUALIFICATION)
 - REFINANCE EXISTING MORTGAGE
 - EQUITY LINES
 - BUSINESS SERVICES
 - GROUP BENEFITS
 - CUSTOMER LOYALTY PROGRAMS
 - MERCHANT SERVICES
 - BUSINESS PLANNING
 - SBA LOANS
 - INSURANCE [SUB0]
 - AUTO (PERSONAL, COMMERCIAL, ANTIQUE)
 - HOME
 - LIFE
 - WHOLE

- TERM
 - INDEXED
 - VARIABLE
 - KEY PERSON
 - PREMIUM FINANCING
- HEALTH
- DISABILITY
- LONG TERM CARE
- BUSINESS
- COMMERCIAL
- PET, JEWELRY...ETC..
- ACCUMULATE ASSETS [SUB0]
 - EMPLOYER SPONSORED RETIREMENT PLANS
 - 401(k), 403(B), 457
 - INDIVIDUAL RETIREMENT ACCOUNTS (IRA)
 - TRADITIONAL / ROLLOVER / SEP / SIMPLE / ROTH
 - COLLEGE PLANS (529)
 - MUTUAL FUNDS
 - ANNUITY/LIFETIME INCOME (INDEXED, VARIABLE)
 - ACTIVE MANAGEMENT
- PROTECT ASSETS [SUB0]
- INSURANCE
 - ESTATE PLANNING
 - LIVING TRUST (REVOCABLE / IRREVOCABLE)
 - WILL
 - ADVANCE HEALTH CARE DIRECTIVE
 - POWER OF ATTORNEY
- INCREASE INCOME [SUB0]
- REFERRAL PROGRAM

- LICENSING PROGRAM
- AGENCY PROGRAM
- 3PL Logistics and Transportation Services [SUB0]
 - Transportation Budget Audits
 - Lane Analysis
 - Domestic or International
 - Ocean air, road rail
 - Warehousing
 - Cross Docking
 - Appointments
 - Hot Shot Delivery
 - Full Truck or LTL
 - Frozen or Chilled
 - White Glove service
 - Home Delivery Service
- % of Innovations Created [UCAT]
- % of Sales Leads Generated per Industry [QTM WORLD]
- Income from Curated Media Production [SUB0]
- UCAT income from Curating/Learning [UCAT]
- Gas to the network [UCAT]
- % Income HR Administrative Services [QTM ORACLE]
- EduDEX income from trading assets [EDUDEX]
 - Yield Farming
 - Exchange Fees
 - Liquidity Pools
 - NFT Marketplace

UCAT VALUE ENGINE

We're quickly approaching two distinct yet inherent dangers. As we continue to print more money (at the time of writing this paper in 2021, 1.9 Trillion this year ALONE), we are nose diving into hyperinflation. Then consider the more we automate the more that we will have to adopt these alternative forms of value systems. The current financial system cannot support the growing strains of SSI, SSD, Pensions, Repayment of Loans/Bonds, Retirements, and the necessary operational costs of running a jurisdiction much less a nation. If alternative forms of financing are not implemented soon the states and national accounts will default. This will affect the country's credit rating as well as the bond market pricing and interest rates.

UNIVERSAL BASIC INCOME (UBI)

Why a UBI makes sense and why it is needed today more than ever. UBI stands for Universal Basic Income; it is a necessity if we are going to continue to harbor civilians that are being replaced by automation. In order to preserve those individuals affected, instituting a UBI can subsidize enough capital to cover the cost of those no longer working.

There are many psychological factors at play when it comes to the drive and motivation of a human. If humans have nothing to strive for or look forward to, it can lead to massive degradation of society and a potential total collapse. We won't get into the psychoanalysis part of this effect. Just look up idiocracy and see how that turned out. Luckily, the only thing you have to do on UCAT to earn value, is to try. Make an effort to try to understand new even old things, make an effort to make a difference, and you will be rewarded. This inherently creates perpetual value which is the Universal Basic Income for all of those

that decide to participate in enlightenment. As part of the UBI initiative; we are confident that at some point in the near future, we would have the capacity to help students reduce or clear their student debt. One of our primary interests lies in finding a way to collaboratively and collectively eliminate student debt forever. We feel like we may have a solution that can work however, we have some work to do before we have that conversation.

CITATIONS: ¹ Universal Basic Income (UBI)- https://en.wikipedia.org/wiki/Universal_basic_income

LEARN TO EARN

Hard coded into the heart of our protocol, is a compensation model founded on education. So long as you are willing to learn and show results; we are willing to pay. Knowledge has increasingly lost value and power over centuries. What we see today is that Money buys Power in our current system. Which only proves that, I don't have to know anything. I can buy my way through life and alter the rules of the game wherever there is greed.

Money has the potential to rig the results of any course of action taken by actors within an organization/company, government/party; basically society as a whole. What you know doesn't necessarily affect your ability to access the things that you do know about and want. On the other hand, money does limit your ability to access the things you know about and want. Otherwise you would always get what you wanted, would you not?

CITATIONS: ² Golden Age - [https://en.wikipedia.org/wiki/Golden_Age_\(disambiguation\)](https://en.wikipedia.org/wiki/Golden_Age_(disambiguation))

UCAT LEARNING MANAGEMENT SYSTEM (LMS)

The aim of UCAT as an LMS is to provide a unifying platform for the creation and validation of knowledge in the form of tokenized digital assets called “Tokens of Knowledge” or TOKs.

- Taking a micro learning approach to creating education and training materials
- make education & training details maximally transparent and accessible
- improve the quality and updatedness of training details
- save costs for education & training suppliers and their customers through an open data standard
- collect and distribute education & training information through an independent and decentralized data exchange
- compensate both curators and students for taking part in the transferring of knowledge.
- Fast Track Career Development
- Establish a Knowledge Base for Best Practices
- Establish partnerships for all industries
- Credentials lead to Authentication
- Testing redeems value and issues Credentials as Token of Knowledge (TOK) NFT
- LaaS Value Engine (Co-Dependence w/ Wallet)
- Activity on Learning Management System and Research Database translate to an arbitrary amount of UCAT token
- To redeem this token you must validate your knowledge by means of a test
- The % score on your test is = how much you redeem out of all your potential value
- Redeemed value is then minted to your wallet

SCALABLE

UCAT is designed to be massively scalable, robust, and efficient. The core Proof-of-Knowledge (POK) consensus engine is able to support a global network of potentially hundreds of millions of internet-connected, low and high-powered devices that operate seamlessly. Because UCAT is a Permissioned Blockchain, we are able to achieve low latencies and very high transactions per second with this revolutionary consensus algorithm.

SECURE

UCAT's permissioned design is made to be robust and achieve high security. Classical consensus protocols are designed to withstand up to f attackers, and fail completely when faced with an attacker of size $f + 1$ or larger, and Nakamoto consensus provides no security when 51% of the miners are Byzantine. In contrast, UCAT provides a very strong guarantee of safety when the attacker is below a certain threshold, which can be parametrized by the system designer, and it provides graceful degradation when the attacker exceeds this threshold. It can uphold safety (but not liveness) guarantees even when the attacker exceeds 51%. It is the first permissionless system to provide such strong security guarantees.

DECENTRALIZED

UCAT is designed to provide unprecedented decentralization. This implies a commitment to multiple client implementations and no centralized control of any kind. The ecosystem is designed to avoid divisions between classes of users with different interests. Crucially, there is no distinction between miners, developers, and users. Everyone is a node for the assets they hold.

GOVERNABLE AND DEMOCRATIC

\$UCAT is a highly inclusive platform, which enables anyone to connect to its network and participate in the value creation process, validation and active role in governance. Any token holder in any given particular asset class can

have a vote in selecting from a variety of financial parameters and in choosing how the system evolves.

INTEROPERABLE AND FLEXIBLE

UCAT is designed to be a universal and flexible infrastructure for a multitude of blockchains/assets, where the base \$UCAT is used for security and is representative of a single Unit Crypto Asset Token that can be used as a means of exchange. The system is intended to support, in a value-neutral fashion, many blockchains to be built on top. The platform is designed from the ground up to make it easy to port existing blockchains onto it, to import balances, to support multiple scripting languages and virtual machines, and to meaningfully support multiple deployment scenarios.

TRANSPARENT AND ACCOUNTABLE

Something we have seen more recently is the importance of having factual information be transparent and readily available. Most distributors of data have no accountability governance that rewards good actors and penalizes bad actors. This means that the spread of disinformation is very possible and very difficult to stop, that is before now. Even though you can operate anonymously on the network, your actions are still attributed to your user profile or account, means accountability for your actions.

DISTRIBUTED

Open Source has shown us that if the information begins and ends with you, the value is lost. If no one but you is privileged to the knowledge, the information holds no value; therefore the power is lost. If tech continued to contain the information regarding it's innovation a secret, the rate of growth would reduce exponentially. The only

reason we are advancing at mind blowing speed is that we have chosen to open our discoveries to the world through Open Source and Creative Commons; and now anyone can participate in the growth of any particular technology, industry, sector, or company. In doing so you are also participating in their mission objectives and goals. We are finally doing this together as cooperative initiatives from the public sector, the commercial sector and government sectors. We have come a long way and it is amazing to see it all come together but, this still needs work. Institutions will co-sponsor the accreditation process with their education material on the LMS as well as store graduate data on their end to validate those transactions when necessary.

CENSORSHIP FREE

When innovation tends to come from the same core group of actors it is hard to imagine this as purely coincidental. Over time malicious actors have found it to be more beneficial to keep the world in darkness by concealing information on innovative breakthroughs by means of buying the patents or rights. Then many times the information is lost by making terms of the agreement so that no one can ever talk about it. (usually in science and technology). We are fully distributed and decentralized, censorship is almost impossible on a fully decentralized network like this.

INCLUSIVE

When it comes to the Science of Energy it has proven costly and inefficient, if existent. While we have electricity by means of light posts, generators and alternative forms of energy in the 1st world; the vast majority of the 3rd world operates with little to no available sources of energy. The world has been forced into a dependency of energy from a centralized source when it can be freely available to all

of Earth's inhabitants because it is abundant. When information like patents are siloed it creates a monopoly over an industry or sector. When they aren't made public then no one can argue the fact that monopolies in fact do exist. Then we can put our elected leaders to force the companies to break up and allow for more competition and less manipulation in the free marketplace.

ETHICAL

Information regarding breakthroughs in Science of Medicine keeps the people sick and dependent on medicine (vaccines). When information is withheld, distorted, skewed, or otherwise fabricated only those in the know stand to benefit or profit because of the disadvantage created from the lack of knowing. Then there is outright fabricating fake information to sway the minds and opinions of the people which is not an uncommon practice by governments and corporations.

LEVEL PLAYING FIELD

We will discuss how the governance of the system allows for an even playing field in the competitive world of commerce. An example of this is a mom and pop shop vs a corporate enterprise; because a publicly traded company has bigger reserves due to their shareholders participation, they can afford to offer products much cheaper, they have larger marketing budgets, more promotional capacity; even if the products or service are sub par to a mom and pop operator. In this scenario the corporate backed product or service can afford to operate at negative profits until one day the mom and pop operator is exhausted of all resources and goes out of business.

THE NARRATIVE

Conflicting Information or disinformation keeps the people divided and farther away from unity. For far too long

people have advised or made decisions on matters that were far outside of their comprehension or understanding. In our present day, in the year 2021, we have Political leaders trying to figure out how to manage the growing landscape of digital currencies and it's evolution. Manage can be defined as regulated or controlled.

ROAD TO HELL WAS PAVED WITH GOOD INTENTIONS

While cryptocurrency has the potential to save the global economy; one wrong move from bad regulation in this space can inadvertently cause a stunting of innovation.

This kind of decision shouldn't come from the sole understanding of our elected leaders. While I would like to think that our leaders hold all of our best interest at heart with so many benefits to adopting a digital currency; there's also high risks in the process.

THE RISK

The Dollar being the global reserve currency isn't helping the process move faster, it's actually slowing down the transition of adopting digital currencies. Because so many nations are invested in the Dollar, moving from one currency to another too quickly could destabilize the already battered economic system, forcing it to implode much faster than it is already happening.

STACKING CREDENTIALS AND CERTIFICATES

Accumulation of certificates expands the individual's ability to participate in decentralized arbitration or mediation to conflict resolution. Upon completing course modules the system issues certificates in the form of NFTs; these NFT's are the framework for a larger scale governance model where your participation in democratic processes will vary according to your experience in the field or industry that requires a vote.

This means that conflicts affecting the network as a whole will be a lower level dimension where all members of the community exist. Depending on the dimension of escalation, the conflict gets pushed up to higher dimensions of experts/specialists in the field where the conflict exists.

DOING THE WORK

We're building infrastructure that fosters innovation without limits through forward thinking. UCAT provides incentives for innovation with perks and access. Whereas the lack of innovation results in penalties and restrictions through limited access.

The process of creating a digital token that represents acquired knowledge TOK (NFT) relies on work that needs to be done by a student and a teacher. Your actions and participation in the learning/teaching process generates an arbitrary amount of equally divisible/fungible UCAT tokens.

UCAT is a reputation based platform designed to be a true global shared economy. Although currently in pre-launch stages, UCAT is on track to be the best value tracking system to date.

TOKENIZE 1/100th OF GLOBAL ASSETS

Our mission is to tokenize 1/100th of total global assets; approx (39.92 Billion), spread across 54 countries. To achieve this goal, we have a Learning Management System with modular courses that will serve as a resource to educate the masses on: how to use our platform, how to develop blockchain technology, how to build on top of our technology using blockchain, and how Blockchain can be used in a variety of industries to streamline processes that

make business operations more efficient.

The Global wealth report 2020 - Credit Suisse

<https://www.credit-suisse.com>

[Currently 399.2 trillion](#)

Wealth trends this century

*Household **wealth** has grown at a significant pace this century. Using current USD exchange rates, **total** household **wealth** rose from USD 117.9 trillion in 2000 to 399.2 trillion at end- 2019, averaging 6.6% growth per annum. But growth has not been even over time.*

UCAT BINARY ARCHITECTURE

The Education Ecosystem is deploying a debt token and a value token. The UCAT debt token is deployed on the Binance Smart Chain. Follow the links for BSCSCAN Data .

Contract Address: [0x3b4de83ab787ace60938e419d87b812a65b50aac](#)

TxN Hash:

[0x3fe6382e1051a8440dfefd071fc39cd339b0e7a34aefa29bb7fba58a75fc949a](#)

Block: [7604816](#) 258155 Block Confirmations

Timestamp: May-21-2021 03:13:42 PM +UTC

EARNED VALUE BURNS DEBT

This token represents debt against the network as we work on the development of the Human Resource Manager and the Learning Management System(LMS). Once the LMS goes live; only Pure Value is created from the Learning Module. This value created as students learn new skills will be value generated by a student for the active participation in the

learning process. The value creation process will Burn the Debt off the Binance Smart Chain by means of 2 smart contracts; one on each blockchain, bridged by an autonomous .js script. When the script listens to a transaction on one side, it makes a call on the other blockchain, sending the tokens to the intended 0x address but on the other blockchain.

“Earn UCAT While You Learn”; by putting in work to either create courses to teach others or taking classes for your own personal development. In either scenario you are working to either teach or learn. That work being put in tends to get overlooked or goes unaccounted for in traditional academic settings when it’s in fact creating measurable value on UCAT.

PURE VALUE WITHOUT DEBT

The value token cannot be minted at will, it can only be created by putting in real effort into learning on the LMS. Of all values created by a student learning; a minimum of 10% will be held in an interest bearing, time locked account for future access. During the time that those funds are locked, we will be using those locked funds as Treasury Funds to continue to provide Liquidity and make improvements to the Network Infrastructure. 1% of all TxNs on the network will be collected by the foundation for Operations Management as well as Research, Development, Acquisitions and Vertical Integrations. As more and more people use the UCAT Learning Management System and Generate New Value, it will burn the excess debt from the Binance Smart Chain. Eventually at some point all that will be left is Pure Value and NO Debt.

BUILT USING MORALIS

Overall, the UCAT Value Ecosystem is designed to sit on top of the many Blockchain Platforms and adopt many of the features and functionality of other blockchains like AVAX, BSC, Polygon, Ethereum and soon Solana will be integrated.

EduDEX is a high-performance, scalable, customizable, and secure Decentralized Exchange or DEX built for the UCAT Ecosystem on the Moralis Platform; and we intend to Migrate to a Mainnet API in the near future. For now UCAT targets a few specific use cases:

BUILDING APPLICATION SPECIFIC BLOCKCHAINS

- **UNIVERSAL CRYPTO ACCOUNTING TECHNOLOGY (UCAT)**
 - spanning permissioned (private) and permissionless (public) deployments.
 - Governance Dashboard is Enterprise Resource Planning (ERP) Grade Human Resource Manager (HRM)
 - Your UCAT Account Profile houses several modules
 - Value Creation Engine and Asset Vault
 - Sovereign Self Identity Manager
 - KYC
 - UCAT Wallet (Fabric of all Modules)
 - UCAT
 - Top 100 Crypto Currencies and NFTs
 - Digitized or Tokenized Property (Assets)
 - NFTs
 - Earned Credentials from LMS
 - Ledgers you are participating in
 - **Oracles** pull the index of your Metadata from INDEXED ASSET METADATA and are the digital delegates that communicate with a Validating

Node or a QTM Oracle to authenticate for individual access to other subnets or files on the UCAT Network.

- **QTM Oracles** pull the index of your acquired TOKs from KnowLedger as well as Metadata from INDEXED ASSET METADATA and are the digital notary or validators that communicate with the delegates when transactions or calls to the blockchain occur
- Office Tools (Docs, Spreadsheets, Slides, etc)
- Subscriptions (Feeds i.e. Social Media, Web RSS)
- Messaging Portal (Private Message/Direct Message)
- Network Connections (Friends or Contacts)
- Calendar, Reminders, Alarms,
- Build a bridge between UCAT top performers and DeFi
- Connect ideas to capital

- **LEARNING MANAGEMENT SYSTEM**

- **LMS** holds an Important Role as a Function of Governance
- **Credentials** issued as **NFTs** and recorded to **KnowLedger** a UCAT Sidechain/Blockchain for storing Credentials and Acquired Certificates.
- The **KnowLedger** sidechain is ran and operated as a Subnet on the Protocols Mainnet
- The **KnowLedger** sidechain is the chain that handles the calls requiring Authentication for Governance by QTM Oracles.

- For courses see "[Planned Academic Integrations](#)"

- **PROJECT MANAGER**

- Traditionally, the ***Project Management Body of Knowledge*** advocates a predetermined seven-level model, which has the advantage of clear labels and definitions of each level (e.g., **program, project, task, subtask, work product, and level of effort**); the disadvantage to this model is that it requires a level of detail that may be unnecessary, we account for this redundancy.

- WBS
- PROGRAM
- PROJECT
- TASK
- SUBTASK
- WORK
- PRODUCT
- LEVEL OF EFFORT
- EVM

- **EDU DEX**

EduDEX is a high-performance, scalable, customizable, and secure Decentralized Exchange or DEX built for the UCAT Ecosystem on the Avalanche Platform; eventually we will Migrate to a Mainnet API.

1. EduDEX is an exchange facilitates transferring in and out of UCAT and into FIAT or another CRYPTO
2. EduDEX has Liquidity Pools for Staking Coin Pairs and earning exchange fees.
3. QTM Oracle is a designation for certified or credentialed talent on UCAT

4. QTM Oracle designation ensures that members have the skills necessary to perform a function or task.
5. List your earned credentials on EduDEX, a decentralized marketplace for talented individuals spanning across a variety of academic disciplines.
6. Your identity (SSI) along with your credentials on KnowLedger and Metadata from RAM, create a gateway to any ASSET that you create on the network (via API).
7. If you are entitled to royalties, this is how the system identifies and streamlines compensation for licensing and royalties owed to you.
8. Building arbitrarily complex digital assets with custom rules, covenants, and riders (smart assets).

TOKEN FRAMEWORK

Native token and the gas for the Ecosystem is UCAT. A necessary component to create Oracle's (01)s or QTM Oracles (Q01) on the platform.

LIQUIDITY

Liquidity is crowd-funded by the UCAT community on EduDEX, through (AMM) Smart Contracts. Liquidity can be provided immediately on Pancake Swap. Once we get the UCAT LMS live on Avalanche; we will need to deploy our own DEX which can be found at edudex.io or dex.ucat.io

Liquidity Pools are Rewarded with fractions of the crypto trading pairs used in the pool. For Example:

1. UCAT – AVAX Trading Pair generates up to a .30% coming in or out of either of the two token pairs.
2. The UCAT Economic Model allows individual participants to compound the value of their income through Fusion (see below for Fusion in the Yield Farming and Distribution section)
3. Staking the value earned in UCAT on EduDEX Liquidity Mining Pools
4. Add UCAT with any other form of value token to generate a Liquidity Pool Token called θ rac1es (LP01 Token)
5. Provide the network with liquidity by staking your Liquidity Pool Oracle (LP01) and earn up to a .3% exchange fee for order pair fulfilment on the DEX order books (i.e. UCAT/AVAX)
6. Staking or Depositing your θ rac1es (LP01) earns you an additional .10% in UCAT through delegation on the network
7. Upon depositing LP01 or θ rac1e bandwidth is added to the network by creating indexes of metadata on all assets held by the user
8. The added resources exponentially reduces the amount of time needed to reach transaction finality.
9. Native token for the Learning Management System (LMS) is UCAT which is the gas and the only necessary component of a trading pair that creates θ rac1es (01).
10. Liquidity Pool (any UCAT + VALUE pair creates θ rac1es)
UCAT/AVAX creates 01

UCAT/ETH creates 01

UCAT/BTC creates 01

11. UCAT holds a cumulative value of all 0racle (01) pairs locked in Liquidity Pool / total amount in circulation and total amount wrapped in assets.
12. 01 indexes metadata of any asset class or category that it pairs with. Oracle's query metadata for a specific set of data points that ultimately leads to the approval or denial of transactions from a QTM Oracle. This creates a field of all possibilities in relation to known assets in relativity to you.
13. When you stake 01 and NFTs you create a QTM Oracle identified as Q01 on this system. That Q01 is your access to anything involving or relating to the (NFTs) that you hold. You will be a Validator for that category and class of NFT earning up to .50% TXN in UCAT
14. UCAT is value created by a Student's interaction with the UCAT LMS as the result of taking courses and validating the knowledge with a series of tests, they redeem the acquired UCAT tokens and are issued a Token of Knowledge (ToK).
15. When Staking Value like AVAX and UCAT as a Liquidity Pair it creates a Liquidity Pool Token called 0racle (LP01)
16. Depositing LP01 generates an exchange fee for the liquidity provider

17. An ORACLE is the consensus delegate for the network.
So long as you have stake in the system you keep earning UCAT
18. $\theta 1$'s increase value in value over time for knowledge acquired based on the demand for that person's skill
19. Oracles are the result of staking values like ETH, BTC, AVAX, etc along with UCAT on EduDEX.

DELEGATE ORACLES

Create Oracle's ($\theta 1$)'s through a (AMM) Protocol by providing Liquidity to the Network. By providing Liquidity you are also participating as a delegate in achieving consensus.

When value is created you are also delegating the creation of that value which in turn pays the oracle a % of that created value.

The more that specific disciplines are pursued on the LMS the more value those categories or classes of TOK's or NFTs acquire.

The Oracles ($\theta 1$)'s gossip amongst each other answering a set of questions that results in approval or denial of that transaction and collecting a % of the transaction not to exceed .10% for their participation

VALIDATING ORACLES

The QTM Oracles ($Q\theta 1$) are the validators that decide the approval or denial of that transaction and collect a % of

the transaction not to exceed .5% for their participation. QTM Oracles are a component of governance for the ecosystem. Because a QTM Oracle is the result of staking TOK NFT's with value to our EduDEX, we can associate the members Education, Experience or Expertise to any form of conflict that requires that type of skill or experience.

We also can associate a member's academic achievements to have access to specific materials or goods or even access to portals for ordering such products.

For example, if a pharmaceutical distributor placed a large order for a specific drug or treatment, it may not look strange. Take the same scenario coming from a single Doctor's office. For starters, a Doctor and a Pharmacist have similar requirements in school for their job but are not identical. Problem is this was a Distributor which sells wholesale to Doctors. While a Doctor can get plenty busy, it is a rare event if ever that a Doctor would place an order bigger than a local distributor. This would immediately create a flag in our system.

TOKENS OF KNOWLEDGE

Successful completion of UCAT Course Modules creates Tokenized Certifications as UCAT NFTs called "Tokens of Knowledge" or UCAT TOKs. (See below for a breakdown of all NFT Certs)

TOKs are also your first step to achieving QTM Oracle Status. A QTM Oracle = Q01 and can only exist when you wrap

a NFT Cert or Credentials like a TOK with UCAT. (See below for a breakdown of QTM Oracles)

Issuer of ToKs is OWNER FOR LIFE. That TOKEN is a reflection of their Academic Accomplishments digitized and it unlocks perks relative to the ToKs category and class it belongs to.

- Which means ToKs can be considered for hire contracts that can be revoked or terminated at will and basically quit/terminate the Contract for Hire.
- That digital reflection can be pegged to IP for royalties or residuals by wrapping your NFTs
- UCAT is Unit Crypto Asset Token created by the participant either curating or learning
- Value Tokens created must be redeemed through some form of testing
- you will only be able to redeem as much as you are able to understand or how well you do on your exams.

QTM ORACLES

Each participant is in control of their own profile and of their own academic achievements. UCAT merely provides a platform to advance personal skills to add value to the individual in pursuit of higher knowledge. Through a Co-Venture with QTM Oracle; students of UCAT will be connected with businesses that are looking for their particular set of skills or knowledge to complete a task/job. What we are seeking is to have your professors break down their teaching curriculum, or even instruct them

to have an aide help them with it. Basically, you want to create a Micro-Learning course out of each component of the overall course.

In order to become a QTM Oracle Validator Node you must first create a digital version of yourself. The Next Step: Indexing Without “indexing services” – that is, services that make chain data accessible to developers – it can be very difficult for dApps to deliver what users want. Not only this, but the decentralization of the indexer itself is vital to maintaining the decentralization of the apps built with it.

BALA PRINCIPLES

The amount of action/energy/effort {physics} we take measured against our fruits/production/accomplishments {reputation} and how much impact we make with that effort {+/-} = Level of Access in EconoPhysics = **BALA**

BALA

knowledge + reputation = level of access

- **SHARED ECONOMIC MODEL**

- ownership is obsolete, and discouraged yet permitted.
- You don't need to own something to have access to it.
- This was pr lol
- even by companies like Uber and AirBnB.

- **SHARED ACCESS IS ENCOURAGED AND REWARDED**

- Allowing others to access and use your assets will increase the value of those assets by it's utility.
- Assets least used will hold lower economic value by it's lack of utility.

- **KNOWLEDGE IS THE GATEWAY TO ACCESS**

- How can you access things you never heard of?
- Where would you find something you didn't know existed?
- Even knowing about something doesn't qualify you to operate said asset.
- Let's use an airplane as an example, you and I both know about airplanes; yet this doesn't mean we know how to fly one.
- We shouldn't have access to fly one without proper instruction and some form of exam to validate that knowledge.

- **ACCESS IS GRANTED BY EXCHANGE OF VALUE**

- Simply put, exchange a currency either fiat or digital.
- Value can also be interpreted as a service, quid pro quo.
- Value and/or currency is defined as economics
- Action leads to reputation (measured by your fruits/production/impact)
- Action can be defined as physics

- Physics in motion with Economics is defined as EconoPhysics

Below is a list of the main EVM equations.

Variances		
CV	<u>Cost Variance</u>	$= BCWP - ACWP$ $= EV - AC$ $= (CV / BCWP) * 100$
CV%	<u>Cost Variance %</u>	$= (EV - AC) / EV$ $= (BCWP - ACWP) / BCWP$
SV	<u>Schedule Variance</u>	$= BCWP - BCWS$ $= EV - PV$ $= (SV / BCWS) * 100$
SV%	<u>Schedule Variance %</u>	$= (EV - PV) / PV$ $= (BCWP - BCWS) / BCWS$
VAR	Variance at Completion	$= BAC - EAC$
Overall Status		
	% Scheduled	$= PV_{cum} / BAC$ $= BCWS_{cum} / BAC$
	% Complete	$= EV_{cum} / BAC$ $= BCWP_{cum} / BAC$
	% Budget Spent	$= AC_{cum} / BAC$ $= ACWP_{cum} / BAC$
WR	Work Remaining	$= BAC - EV_{cum}$ $= BAC - BCWP_{cum}$
Performance Index		

CPI	Cost Performance Index	$= EV / AC$ $= BCWP / ACWP$
SPI	Schedule Performance Index	$= EV / PV$ $= BCWP / BCWS$
TCPIBAC	To Complete Performance Index	$= WR / (BAC - ACWP_{cum})$ $(Total\ Budget - EV) / (Total\ Budget - AC)$
TCPIEAC	To Complete Performance Index	$= WR / (EAC - ACWP_{cum})$ $= (Total\ Budget - BCWP) / (Total\ Budget - ACWP)$ $= (BAC - BCWPCUM) / (EAC - ACWPCUM)$

Estimate at Completion

EAC	Estimate at Completion	$= BAC / CPI_{cum}$ $= ACWP + ETC$ $= ACWP + (BAC - BCWP) / (CPI \times SPI)$
EACCPi	Estimate at Completion – Critical Performance Index	$= AC_{cum} + WR / CPI_{cum}$
EACComposite	Estimate at Completion – Composite	$= AC_{cum} + WR / (CPI_{cum} \cdot SPI_{cum})$

Critical Path Length Index

CPLI	Critical Path Length Index	$= (CP\ Length(Time\ Now\ To\ Contract\ End)) + Total\ Float\ (To\ Contract\ End\ Baseline\ Finish)) / CP\ Length$
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Baseline Execution Index

BEI	Baseline Execution Index	= Tasks with Actual Finish Date / (# of Baseline Tasks Scheduled to Finish Prior to Status Date +Tasks Missing Baseline Start or Finish Date)
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DoD TRIPWIRE METRICS

CPI	Cost Efficiency	= BCWP / ACWP; Favorable is > 1.0, Unfavorable is < 1.0
SPI	Schedule Efficiency	= BCWP / BCWS; Favorable is > 1.0, Unfavorable is < 1.0

GOVERNANCE AND NFTs

3 DIMENSIONS OF BALA

Each dimension has $16,777,216^3$ possible combinations represented by a designated RGB HEX Code

- the public sector
 - Industry/Sector
 - Occupation
 - Clearance held
 - Title
 - Rank
 - SWOT
 - Credentials *(this can have a large impact on what you can access)
- the commercial sector and;
 - Assets or Purchases/Subscriptions
 - Hobbies
 - Frequently visited
 - Most purchased
 - Most searched
 - Currently holding

- Have held
 - Partially hold
 - Hold but never used
 - You can't access something you haven't purchased or earned as a gift or reward
- government sectors
 - Industry/Sector
 - Occupation
 - Clearance held
 - Title
 - Rank
 - SWOT
 - Credentials *(this WILL impact what you can and cannot access)

DECENTRALIZED CONFLICT RESOLUTION

With great power comes great responsibility. As a QTM Oracle you will be called upon from time to time to participate in decentralized conflict resolution. In exchange for your time and expertise / experience, the system pays you a small % of the total value of the conflict. The way you are chosen is based on the dimensions of your held assets.

DIMENSIONS OF GOVERNANCE

ToKs created on UCAT is the key to Governance and Decentralized Mediation or Arbitration

ToKs also solves the Identity Problem by providing something that you can use as a means of Identifying Authentication Authority without having to reveal the Identity of the Individual. Using a form of Zero Knowledge Proofs, in our case the ToKs provide a level of pseudonymity and security for the entire Network. The ToKs

are divided by categories and classes which are grouped together to create "Unions" of a particular Dimension out of the 3 dimensions for BALA. For example: if you acquire a ToKs in mechanical engineering, your credentials will be slightly different from that of an electrical engineer. Then factor in data points like, previous schools attended, prior employment, professional organization members, by geolocation and you've got a pretty good chance at having 100 % accuracy on consensus assuming the UTX0 checks out. Depending on your exact occupation and role, you'll be periodically invited to a quorum to cast a vote or offer a professional opinion on a matter affecting your particular field or industry, in this case mechanical engineering.

Providing a traditional democratic process to governance is something many blockchain platforms aim to provide. We feel that while that is important, it is equally important to have votes weighted based on level of understanding and experience with the topics in question. This provides a more rational conclusion while enabling the democratic approach to resolve disputes by a group of stakeholders in any given industry.

All ToKs are identified by a set of categories and classes called **DIMENSIONS** of which when measured together provide a **BALA** score which is used by **QTM ORACLES** to group and analyze ledgers when deciding on consensus.

- There are 20 sectors and 1,057 industries in 2017 NAICS United States

- There are 16,777,216 colors using #RRGGBB notation.
(See below RGB HEX)
- Each dimension is a color channel and is described using 1 byte of information. A Byte can contain 256 different values. So for 3 channels, it's:
- $256^3 = 16,777,216 = 16M$
- However, modern browsers support transparency - #AARRGGBB, by similar logic you get:
- $256^4 = 4,294,967,296 = 4G$

To understand your impact to the community and your industry, we have a network score called BALA

BALA is measured by taking into account all 3 DIMENSIONS of the BALA SCALE and then over time with data we will understand in terms of value; what's your level of impact to your environment and your delta or how your environment impacts you.

DIGITAL SELF-SOVEREIGN IDENTITY

1. When you stake your credentials with (01)oracles you get node status (Q01) on our network indexing specific sets of data as it relates to your habits/preferences and holdings.
2. This means that you must create an NFT of your Identity i.e. Driver's License, Passport, National ID, etc.
3. You wrap your NFT(s) with UCAT and out comes your Q01

4. Depositing your Q01 onto EduDEX provides the network with Staked Validators
5. Staking your QTM Oracles (Q01) earn up to .5% in UCAT of all transactions validated
6. The more NFTs you wrap into your Q01 the more metadata that you are depositing for Validation
7. This metadata is how the Network will find you on EduDEX when they need specific skill sets needed to complete a job or project
8. When agreeing to take on a task or project the agreement is then tokenized on the blockchain with a smart contract and then placed under the custody of our Human Resources Staffing division called QTM Oracle
9. HR division of UCAT called QTM Oracle enforces the contract and manages payroll and any other fringe benefits that may be offered between the employers and the talent
10. When working with Traditional Staffing Agencies, you are employed by the Agency, not the company you are working for. Eventually the company that hired you will either buy out your contract from the staffing agency or terminate you because the job is complete.
11. At QTM Oracle you can maintain your relationship with QTM Oracle if you so choose. QTM Oracle will provide all the necessary perks and benefits that most candidates seek from employers. Paid time off, Medical, Dental, Vision, Retirement, Insurance, etc.

12. In order to maintain eligibility status on the additional benefits; you will need to be enrolled in a minimum of one course per calendar month on UCAT.
13. Employers submit weekly payments to the employee's smart contract for work completed or services rendered. When payment is received for your work, we then take those funds and add it as liquidity to the Network. When the liquidity is deposited to the network, this provides UCAT its value. Here we are referencing the UCAT you earned while you were taking courses on the LMS.

CO-VENTURES AND ACQUISITIONS

As a network we will be both providing services to the community as well as making investments and acquisitions. For this reason, an entity "Sub0 Mgmt" was created as a co-venture to manage the UCAT networks assets and liabilities. Part of our job is to invest UCAT profits and treasury money to buy assets like apartment buildings and office buildings, even some vehicles. Our goals and intentions are to make those assets available to members of our network at reduced cost or even free, if they provide enough value to society. The full details and scope of the Foundations Investments and Acquisition Plans are still being worked out. There will be a follow up paper on the function and role of Sub0 Mgmt and the scope of its operations

ROADMAP

• BLOCKCHAIN DEVELOPER TRAINING

- 🌐 Our very first course offering is Blockchain Developer Training. In order for us to grow and scale the Ecosystem, we are going to need developers. Since Blockchain and Smart Contract Engineers are in such high demand, we see value in training our own in-house developers and having them expand on the knowledge base for the blockchain curriculum. In a way it's like everyone is training their replacement at all times. No single point of failure should present itself in day to day business operations. While we get up to par with some Blockchain Developers, this is where the partnership comes into action.

The roadmap to completion is:

- First we build a (DEX) Decentralized Exchange that we can use to convert UCAT tokens to other forms of value via Liquidity Mining Protocols and (AMM's)
- Mint UCAT token and (L01) Liquid Oracle
 - Initial Mint 1 Billion UCAT with a Burning Schedule
 - only value to remain is that which was created by working for it
 - Original mint held in the treasury will be burned upon redeeming UCAT from LMS.
 - Treasury funds replenished by collecting a 1% fee on all value created and a 1% fee (split with validators) on all transactions
- Launch the DEX so we can begin liquidity mining pools.
- While we work on the LLMS we will host a gallery for NFT Digital Assets. We are working on collaborations

with artists of different kinds and influencers that would donate some original pieces to support an education that pays.

- As we build the LMS, we will have a team working on the core API for the Distributed Oracle Network (DON).
- With the LLMS set up along with an API and a DEX; we will be ready to deploy our Oracle Network.
- Courses created or taken will issue a UCAT = Unit Crypto Asset Token based on a formula hard coded within the system.
- Courses Passed and Validated will issue ToKs for Student and Curators Get an ToKs for each course they publish to the UCAT LMS

FORECAST

explores various peripheral topics of interest, including potential optimizations, post-quantum cryptography, and realistic adversaries.

Considerations for the Evolution of EduDEX and UCAT

As the Networks evolve there are plans for integration of Risk Management Tools to create safeguards for all of it's stakeholders on any and all assets introduced to the Ecosystem.

Some points considered in further developing found in (Appendix 1)

- then we build out LMS with Documents Management System, Media Management System, and a Secure Wallet
- Learning Management System with Faucet to UBI

- YT Clone for Tokenized NFT Video/Audio Management (IPFS)
- Doc Wiki for Tokenized NFT Static Files:PDF, DOC, XLS and PNGs (IPFS)
- Storj like Decentralized Storage (IPFS/GITHUB) for DAPPS/Subnets
- Community Center

MINIMUM VIABLE DATA

MVD-MINIMUM VIABLE DATA should define the business logic behind a transaction

General Notes per asset (No Character Cap or at most 1k characters)

ELEMENTS OF A CONTRACT

Elements of a valid and enforceable contract:

- C** Competent parties
- O** Offer and acceptance (meeting of the minds)
- L** Legal purpose
- I** In writing and signed (statute of fraud)
- C** Consideration (valuable or good)
 - A contract does not have to be in any particular format to be valid, as long as it contains all the essential elements.
 - Contracts can be classified by their method of formation, their content, or their legal effect. The first classification is formal and informal contracts. - Formal contract, historically was in written form and under seal. -The term formal contract also refers to a contract that depends on a particular form.

For Example:

a negotiable instrument such as a promissory note is referred to as a formal contract.a seal is not required to make a contract valid

ASSET REGISTER MINIMUM VIABLE DATA (MVD)

- Complete Ownership Information
- ISRC/ISWC/ISNI/UPC/EAN/GTIN/GS1/VIN/
- Publishing Information
- Mechanical Rights Information
- Performer Information
- Global Licensing Rules
- Usage Rights/Return Policy
- Scripts/Lyrics/Images/User Manual
- Payment Info
- Contact Info
- Binding or Enforceable Contract
- State or Government License if applicable

INDEXING WITH IAM

Staking Q01 creates an index of all your participating assets which, come in handy the moment you start to think about moving assets cross-chain. (See **IAM** below for more info on Metadata)

METADATA

Your acquired attributes are the only truly identifiable metrics that allow you to interact with particular assets

For Example: A State DMV tests your ability to drive and ability to answer multiple guess questions in relation to Traffic Laws and other Traffic related legal ease. Once you pass your written and practical exam, you have 100% consent to drive a motor vehicle from a legal viewpoint.

a person holding a valid Driver's License can legally operate a motorized vehicle unless; that motor vehicle is not properly registered or insured. In this new scenario your level of access will most likely be limited. So while the doors might open and even let the radio turn on, the engine won't fully engage because of lapsed insurance or registration, even though you have the state/national permission to drive.

This is one way of understanding how your ability to access an asset can vary and how access can impact your ability to use it. Whether it be through a Gov't Issued License to Drive a motor vehicle, or Governing Body has issued a Certificate for Professional + Occupational Licensing, you either have the necessary TOKs or you do not

UNIONS OF STAKEHOLDERS

Access can be interpreted as permission to retain, use, operate, manage or consume on or off the network. Access is the sole requirement to index the asset on Repository of Assets , regardless of whether it's owned by you or not.

Q01's create subgroups or "Unions" of stake holders in any given asset category or asset class. Because all assets have a categorical hierarchy with varying classes; this allows for dimensions of conditions to exist on a non-physical plane.

INDEXED ASSET METADATA (IAM)

What is IAM

is a Metadata Repository for the UCAT Asset Register. All assets held in your UCAT Asset Manager have a recorded index of virtues in the Asset Register (zk rollups). Oracles cross reference this index for consensus.

WHAT IS A ROLLUP?

A Rollup is a Layer-2 scaling solution similar to Plasma: a single mainchain contract holds all funds and a succinct cryptographic commitment to a larger "sidechain" state (usually a Merkle tree of accounts, balances and their states). The sidechain state is maintained by users and operators offchain, without reliance on L1 storage (which is the source of the biggest scalability win).

WHAT ARE #VIRTUES

Virtues are a good or useful quality of a thing. It can also be described as a quality or feature regarded as a characteristic or inherent part of someone or something, like an attribute.

USES FOR #VIRTUES:

Practically everything in existence has virtues or attributes. If you can describe something, those descriptive words are attributes which are virtues.

In that same context now think of Real Estate, using lot/parcel or plot numbers or even LAT and LONG of the lot. Upon creating an asset on the network, they get assigned a series of #virtues to identify any asset or collection of assets on a blockchain. Every asset on our network has Minimum Viable Data or MVD which we use to identify the ownership of the assets and the terms of use if they are public..

USE CASES FOR MVD

Transactions between buyers/sellers and agents can be processed with Business Logic using MVD all traced to a single #Asset

- **Entertainment/Digital Media Productions:**

- Easier to track media analytics and manage owed royalties
- Cannabis/MMJ: can track your genetics from SEED TO DISTRIBUTION POS as well making it easier to comply with Regulatory Agencies
- Vehicle Identification Number/VIN to record any and all actions involving that VIN letting you know your cars history. Useful in Pre-Owned Markets
- Life Cycle Tracking #s: #PIDs can serve as Tracking Numbers
- Can be used as a means to define and track a Bill of Lading for Commercial Goods
- #PIDs for Manufacturing to track products, should there be any defects and recalls
- #PIDs can be used for Crowdfunding
- #PIDs can be used for Collecting Royalties on Digitally Published Works
- #PIDs can even be used as a SSN/EIN i.e. as a unique code for Identifying an individual or enterprise and its business dealings within our network. For example an Independent Contractor that is self employed may provide services but not provide goods. #PID is a good way to label a specific service or set of services that is unique to the individual so that reporting income will be much easier. As well as identifying key business metrics for the demand for your services, if you provide more than one service.
- #PIDs also allows for GEOTrack the economy that builds around any given #PID.
 - I.e. (clients, frequency, amount, notes, location, regulatory compliance met, +more)

- #PIDs can be used to program Subsidies into Debit like cards that will allow purchases to be made on specific items only. (I.e. Food, No Tobacco or Alcohol)
- #PIDs can be used as a means to track Firearm ownership and location in realtime
- #PIDs can be used for identifying certain types of Consumer Goods i.e. (Health/Prescriptions, Beauty, Fashion, Perishables, etc)
- #PID can also be substituted as an Account #
 - i.e. a Policyholder for Insurance Policy may be holding a specific #PID/Policy ID #

WORLD TRADE ORGANIZATION

International Harmonized System Product Codes (HS Code 2017)

- 01-05 Animal & Animal Products
- 06-15 Vegetable Products
- 16-24 Foodstuffs
- 25-27 Mineral Products
- 28-38 Chemicals & Allied Industries
- 39-40 Plastics / rubbers
- 41-43 Raw Hides, Skins, Leather, & Furs
- 44-49 Wood & Wood Products
- 50-63 Textiles
- 64-67 Footwear / Headgear
- 68-71 Stone / Glass
- 72-83 Metals
- 84-85 Machinery / Electrical
- 86-89 Transportation

SUMMARY

- **How do we fund the development of this Ecosystem?** *We partner with local academia and start innovation centers to create passive residual income.*
- **How can we better prepare our youth to succeed in a Decentralized and Automated Future?** *students work on live projects, getting them ready for post graduation*
- **How can we acquire content curators and users for the best possible value?** *Tons of undiscovered potential in schools across the world!*
- **What is the value prop to local businesses and to the community?** *Work with your local institution, support their education and provide learning opportunities for practical working experience.*
- **With rapidly evolving EduTech; Can Academic Institutions reinvent themselves to remain relevant and address the needs of tomorrow?** *We hope so*

Whether we like it or not, the world around us is evolving. We must rise up to the challenges presented before us and spearhead a working solution before we leave our fellow citizens behind in understanding and in poverty.

GLOSSARY

- HRIS (Human Resource Information System)
- HCM (Human Capital Management)
- HRMS (Human Resource Management System)

EXTENDED RESOURCES KNOWLEDGEBASE

- [Indexed Asset Metadata \(IAM\)](#)
- [EduDEX Code Classifications by Industry and Occupation](#)
- [UCAT Features](#)
- [Engagement Metrics And KPIs](#)
- [Blocknet Infrastructure \(Knowlegdger\)](#)
- [Industrial Labor Code References](#)
- [Occupation Code References](#)
- [Industries Code Reference](#)
- [Occupational Profiles May 2020](#)
- [RGB HEX Codes](#)
- [Yield Farming + Distribution](#)
- [Sub0 Management Objectives](#)
- [6 Pillars Financial Needs Assessment](#)
- [QTM World Directory](#)
- [Goods/Products Code References](#)
- [Occupational Profiles](#)
- [Planned Academic Integrations](#)
- [UCAT Code Classification Framework](#)
- [Earned Value Management Framework](#)
- [Earned Value Management Formulas](#)
- [Earned Value Management Formulas Explained](#)
- [Economic Value Added Framework](#)
- [Work Breakdown Structure Framework](#)
- [Work Breakdown Structure Example](#)

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