

# BUILD CRYPTO-TOKEN ECOSYSTEM IN YOUR NEIGHBORHOOD



*White Paper v.1*

# EXECUTIVE SUMMARY

The fact shows that the development of Bitcoin and Altcoin with all aspects of the business formed by its existence until now is only able to touch a small part of the entire world community. Our observations show that those who are directly involved in the Crypto-token world today are only people who always follow or have interest in the development of computer technology, internet, online business, and online trading. Meanwhile, most of the other world communities have not even known about the existence of Crypto-token at all.

In our opinion, a new invention or technology will be accepted easily if the invention or technology is able to give benefits that can be felt directly by all levels of society. Almost everyone is familiar with Bitcoin and Altcoin right now, but only few people understand the benefits from the existence of products of those Cryptography and Blockchain technology.

We believe that if the benefits of all products produced from Cryptography and Blockchain technology can be felt directly by all levels of society, the growth rate of Crypto-token users worldwide will increase sharply.

Based on these conditions, we decided to build Diruna Community Project and launch Diruna tokens to directly introducing one of the benefits that Cryptography and Blockchain technology products can provide through practical application in a Crypto-token ecosystem. Community-based cultural approach by building Diruna token ecosystems in every neighborhood is the main strategy that we will use to introduce Crypto-token ecosystems to all levels of society in the world.

We hope that what we do through Diruna Community Project is able to overcome the information gap and increase the number of Crypto-token users worldwide. In this white paper, we will clearly describe our vision, mission, strategy, and overview of the Pilot Project that we are working on in Indonesia.

Your support and participation by joining the existing Diruna Community or by forming a new Diruna Community in the region or country wherever you are, will help accelerate the achievement of this project.

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# **INTRODUCTION**

Diruna Community Project is a project that was built to overcome information gap about Crypto-token in the community that have not known or not yet know in-depth how the products produced from Cryptography and Blockchain technology are actually able to be implemented and provide benefits for the entire humanity. This project is also expected to eventually be able to increase the number of Crypto-token users, which is still very low compared to the total population in the world.

We are targeting to reach ordinary people who do not know at all about the world of Crypto-token and its application in everyday life. The approach used is designed in such a way that the process of introduction and learning for common people can take place easily, pleasantly, profitably, and rebuild the spirit of teamwork and mutual help in each individual who is involved in this project.

The introduction and learning process is carried out by building communities and forming a Diruna Token Ecosystem in neighborhoods where residents live in every region, city, or country. The Diruna Token Ecosystem that we have developed consists of three parts: Community, Loyalty Point, and Online Marketplace. We believe that the process of introduction and learning will take place quicker by involving everyone into the ecosystem.

## Cultural Approach & Basic Needs Campaign

Cultural approach by fostering a spirit of cooperation to help each other is the basic principle that we use in building Diruna Communities. The biggest challenge for this project lies in the process of gathering and uniting many people with different backgrounds in a community.

It is undeniable that uniting many people with different backgrounds in a community to move together and achieve the same goal is not an easy thing to do. We need something that is able to make all the people who join the community want to do it consciously.

Humans are social beings who do not like to be alone. In other words, humans tend to do everything in groups or together with other humans. One of the reasons we choose to build communities on a small scale in residential neighborhoods is to make it easier for us to manage and direct the community. The basic human instinct for grouping with other human beings who have similarities with themselves helps us to minimize differences that able to divide the community.



*Fig. 1 - Humans tend to do everything in group*

We use the Basic Needs Campaign to create conditions for people to be consciously and actively involved in all activities of Diruna Community that are built in their neighborhoods. The principle is simple, everyone has basic needs that must be fulfilled periodically in order to live a life or socialize in their neighborhood. When these basic needs are not met, the person's life will be disrupted. The Basic Needs Campaign is used to make people interested because there are routine needs that can be fulfilled, so they will finally want to join the community with full awareness.

Campaigns carried out by emphasizing the fulfillment of basic needs by using Loyalty Points obtained by joining the community. It will certainly attract many people. The interest from new persons through the Basic Needs Campaign is the main trigger that will encourage these people to find out more about the community.

Promotional methods like this are actually not new in the world of marketing, and we use them because the promotion method is able to touch the emotional sides of new people that we invite to join the community better.

## Loyalty Point

Have you ever been shopping at a supermarket or shop that gave a certain number of points in the form of coupons because you have shopped at their place? Points in the form of coupons that you get are a form of reward or Loyalty Points given by supermarket owners or shop owners for your loyalty, because you have been shopping at their place. The points that you get can be exchanged for certain products, and you can only redeem Loyalty Points with the products provided if you have a sufficient number of points for each product you want.

The Loyalty Point concept is what we later adopted through this project, to be used in developing the Diruna Token Ecosystem in the neighborhoods throughout the world. Ecosystem development begins with building the Diruna Community first. Then, every member of the community who has fulfilled the requirements will be given a Loyalty Point in the form of a digital token called Diruna Token, regularly every day.

The loyalty points obtained by the community members are a form of appreciation given to each member as long as they join Diruna Community. Loyalty points in the form of Diruna Token that is obtained by each member of the community can be exchanged for certain products or services provided in an Online Marketplace.

In the Online Marketplace, every member of Diruna Community can freely choose the product or service to be exchanged for the Loyalty Points that he or she gets. Online Marketplace only become a place to display products or services that can be exchanged using Loyalty Points obtained by community members. Owner of the Online Marketplace do not provide products or services that can be exchanged with Loyalty Points, but these products and services are actually provided by members of the Diruna Community itself.



*Fig.2 – Loyalty point in a form of coupon*

The Loyalty Point function in the form of Diruna Token in this project is similar with the coupon or point given by the supermarket owner or the shop owner where we shop. The coupon or point is given as a form of appreciation because we have already shop at their place.

The only difference of Diruna Token lies in its digital form, its flexibility, relatively safe from counterfeiting, and can be moved quickly. Loyalty Points in the form of Diruna Tokens that are given regularly every day are awards given to each member who decides to join and become part of the Diruna Community.

## Online Marketplace

Online Marketplace concept that grew after the development of internet was able to make the trade process develop rapidly throughout the world. Its wide reach is able to penetrate national borders and reach out to the corners of countries. We use the Online Marketplace concept as a storefront to display products or services that can be exchanged for Loyalty Points. Every member of the Diruna Community who has Loyalty Points can quickly and freely choose the products or services that they want by visiting the website address of the available Online Marketplace.

The Online Marketplace in this project plays a key role in the process of creating a healthy Diruna Token Ecosystem in the community. We designed the Online Marketplace as a place to exchange the Loyalty Point obtained by each member of the community, with products that are available.

The products on the Online Marketplace in this project come entirely from the members of the Diruna Community itself. Every member in the Diruna Community is encouraged to provide products or services that they are able to provide, and display them on the Online Marketplace to be exchanged for Loyalty Points.

This mechanism will trigger the circulation of Loyalty Point exchanges with products or services, which in turn will help the formation of Diruna Token Ecosystem in the community. The Diruna Token Ecosystem formed in these communities is actually the realization of the principles of economic democracy on a small scale, namely: from the community, by the community, and for the community. We believe that by forming a Diruna Token Ecosystem in the neighborhoods, the spirit of kinship and mutual cooperation can flourish in the world.

We hand over the management of Online Marketplace to every member of the Diruna Community who is willing and has the ability to manage it. We do it to maintain the purity of the principles of economic democracy formed within the Diruna Token Ecosystem in each community.

The Diruna Community formed in each region is given the freedom to create their own Online Marketplace so that the distribution of products or services to community members can take place more quickly and reduce the shipping or transportation costs that must be incurred.

## Stellar Distributed Exchange (SDEX)

From the beginning, Loyalty Points that are given every day to Diruna Community members who meet the requirements are planned to be made in digital format. Through a lengthy research, we finally decided to make the Diruna Token which will be used as the Loyalty Point on the Stellar Blockchain.

The main reason we chose Stellar Network was because their blockchain, network, and infrastructure capabilities made it possible for us to apply the strategies we planned, compared to other Blockchain.

In addition, Stellar Network also has its own ecosystem that has been running very well. From the start, Stellar has prepared the ecosystem for all tokens built on its network by creating the Stellar Distributed Exchange facility on its Ledger. The Stellar Distributed Exchange facility makes every token made on the Stellar network automatically redeemable for Lumens (XLM), which is a coin issued by Stellar itself, or exchanged for other tokens.

The existence of SDEX or Stellar Distributed Exchange on the Stellar network is very beneficial for us, because it makes the Diruna Token Ecosystem that we build in communities becomes more complete.

So, Loyalty Points obtained by community members not only being redeemable for products or services provided by members of the Diruna Community on the Online Marketplace, but can also be exchanged with Lumens coin (XLM) or other tokens contained in Stellar network using SDEX clients such as : [stellarport.io](https://stellarport.io) and [interstellar.exchange](https://interstellar.exchange).

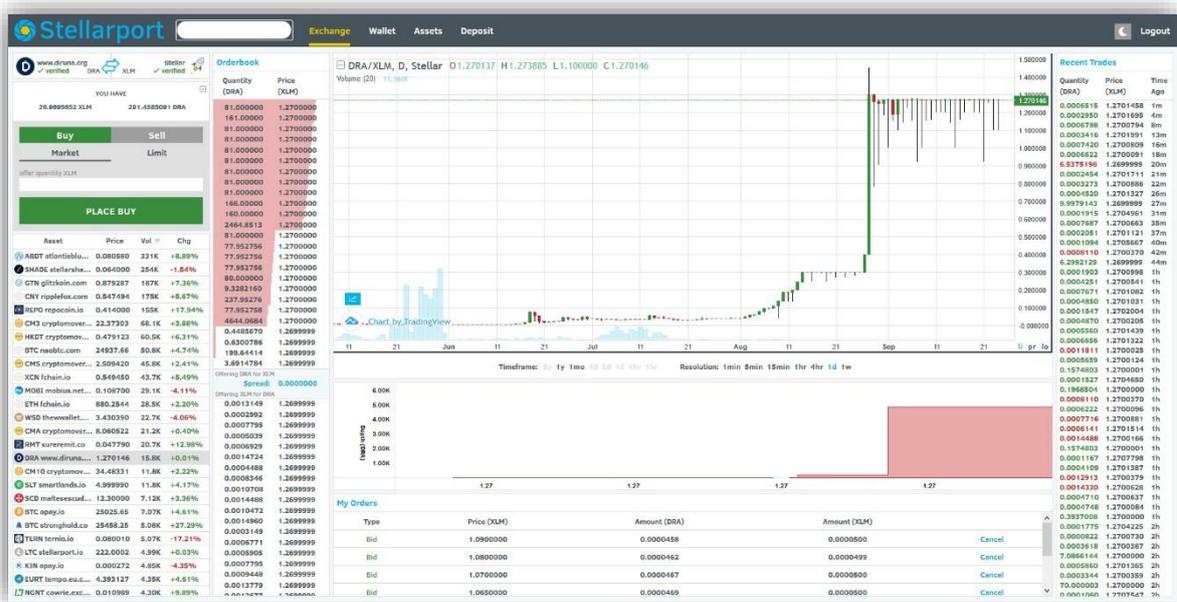


Fig. 3 - stellarport.io interface

## Diruna Token Ecosystem

Diruna Tokens in the ecosystem are Loyalty Points that are distributed every day to members of the Diruna Community who meet the requirements. Community members then use the Loyalty Points that they received to be exchanged in online marketplaces that provide products or services needed by community members.

Products and services in the Online Marketplace are provided by members of the community itself. Diruna Token Ecosystem is built with the principle: From the community, by the community, and for the community.



**OUR  
VISION**

We have a vision to build Crypto-token ecosystems that can improve the lives of billions of people around the world. Crypto-token ecosystems will be built in each population area using community-based cultural approaches with a spirit of kinship and mutual cooperation.

The new economic currents that are formed within each Crypto-token ecosystem are expected to continue to spin and be able to provide maximum benefits for community members, and prosperity for all humanity.

Imagine when everyone no longer needs to think about the cost of buying their food every day because there is a system that can fulfill those needs.

Imagine when someone could focus on finding a new job or building a new business without feeling worried about their food needs.

Imagine when everyone becomes more creative in focusing their minds to find new innovations and ideas because their basic needs have been met.

We want people in this ecosystem to at least no longer need to think about their basic needs because there is a system that can fulfill these needs.

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**OUR CURRENT  
MISSION**

Our current mission is to build the Diruna Community in the neighborhoods and develop Diruna Token Ecosystem to fulfill the basic needs of each community member.

This mission is the first goal that will be done to realize our vision based on the conditions and challenges that exist today.



# **OVERVIEW OF SOCIALIZATION PHASE**

Since March 16, 2018, we started running the Socialization Phase by building a Pilot Community Project in Indonesia, which aims to test and measure the effectiveness of the strategies that we have planned. In this phase, we want to get as much data as possible to measure effectiveness, make improvements, and make adjustments to the strategies that we will apply later.

This is very important because we know that the conditions in each plan will always be different from the real conditions. In addition, we also use the Socialization Phase to distribute 2.5% of the total supply of Diruna Tokens to the general public and community groups that we included in the pilot project. We distribute Diruna Token using Airdrop, Bounty, Giveaway, and Loyalty Points distribution during the Socialization Phase.

We started the process of building Diruna Community in Indonesia by inviting a community with 631 active members to join and participate in the project. Most of the community members are people who don't know about Crypto-tokens at all. The learning process is carried out through direct meetings, and also uses social media applications such as Telegram, Facebook, and Twitter in the form of discussions, question-and-answer, and sharing articles related to the Crypto-token world.

Next, we invite several other communities in Indonesia to learn about Crypto-tokens together in the Diruna Community. Day by day, members of Diruna Community in Indonesia continue to grow, because each member starts actively inviting his or her friends and family to join and learn together in the community.

As of the end of July 2018, Diruna Token's turnover only relied on the Stellar Distributed Exchange facility, that allowed Diruna Tokens to be exchanged with Lumens coins. In those days, the members of the learning community can exchanged Diruna Tokens that they obtained from Loyalty Points with Lumens coins.

This is very helpful because members can know directly how Crypto-tokens are able to form an ecosystem in the Stellar network. During the learning process, we also continue to urge, encourage, and motivate all members of the community to build a Diruna Token Ecosystem in the community by providing products or services to be exchanged using Loyalty Points.

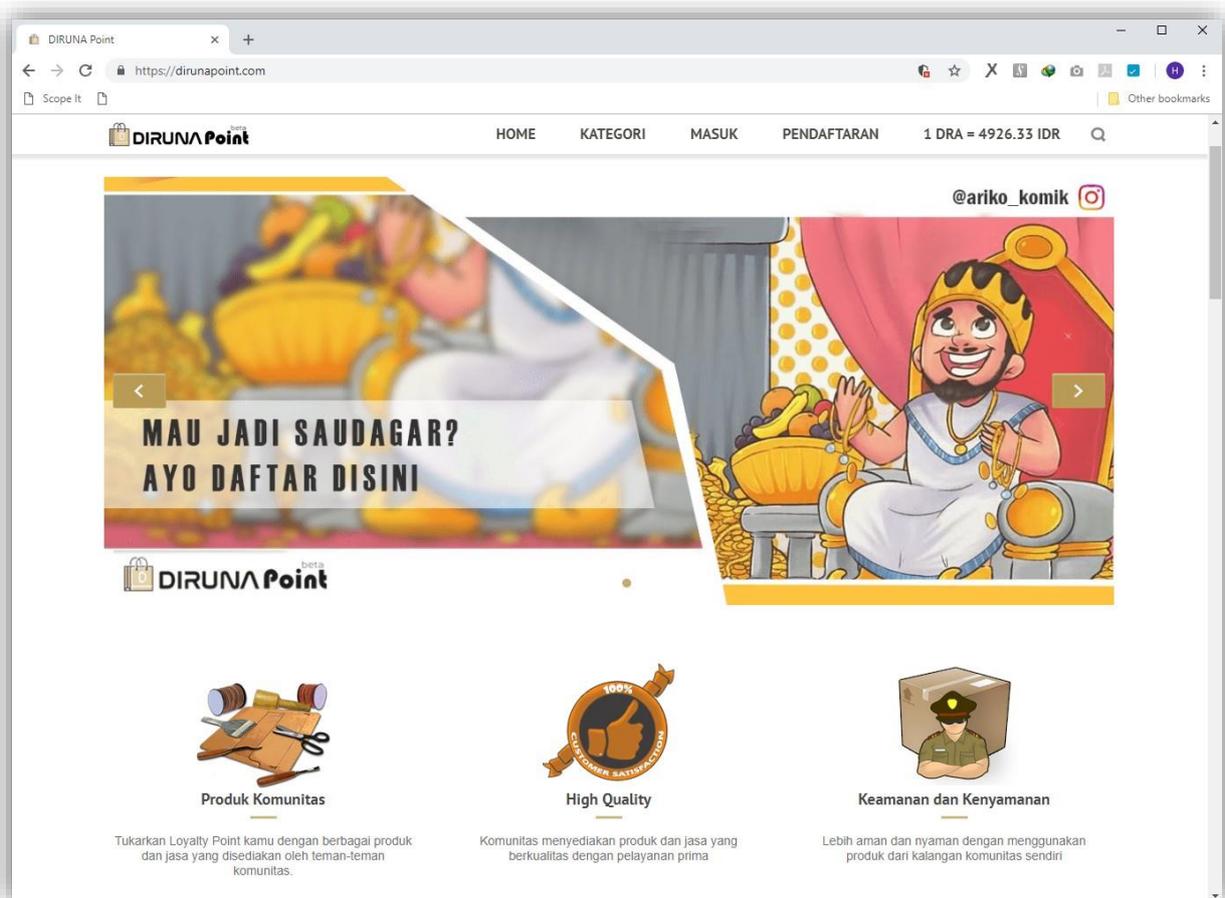


Fig. 4 - Display of online marketplace's homepage at <https://www.dirunapoint.com>

On August 3, 2018, an Online Marketplace was launched at [www.dirunapoint.com](http://www.dirunapoint.com), which was the result of support from several members of the Diruna Community in Indonesia. The Online Marketplace is used to accommodate and provide a place for community members who have products or services to be exchanged for Loyalty Points.

The exchange process is carried out directly between community members who have Loyalty Points with community members who provide products or services. Since the launch of [www.dirunapoint.com](http://www.dirunapoint.com), we continue to vigorously encourage all members of the Diruna Community in Indonesia to become providers of products or services that can be exchanged with Loyalty Points, especially products or services that are routine needs of every member of the community.

Since the launch of the Online Marketplace at [www.dirunapoint.com](http://www.dirunapoint.com), Diruna Token Ecosystem naturally began to form in the Diruna Community in Indonesia.

With the establishment of the new Diruna Token Ecosystem, the circulation of Loyalty Points or Diruna Tokens which originally only flowed to SDEX facilities finally split into two and flowed to Marketplace Online as well.

The direct impact with the flowing of the Diruna Token to Online Marketplace is the reduced flow of Diruna Tokens exchanged on SDEX. Meanwhile, socialization and promotion continue to be carried out intensively, because the existence of the Online Marketplace is a special attraction that can make people easily decide to join the Diruna Community.

The increasing number of new members who joined Diruna Community in Indonesia after the launch of the Online Marketplace caused the need for Diruna Token on SDEX to increase.

And with the reduced circulation of Diruna Tokens flowing to SDEX because most of the Diruna Tokens flowed into the Online Marketplace, naturally the Diruna Token exchange rate against Lumens slowly increased, following the level of demand growth for Diruna Tokens on SDEX.

The strengthening of the Diruna Token exchange rate against Lumens made the performance of Diruna Tokens even more attractive because it showed the level of user trust in Diruna Tokens getting higher.

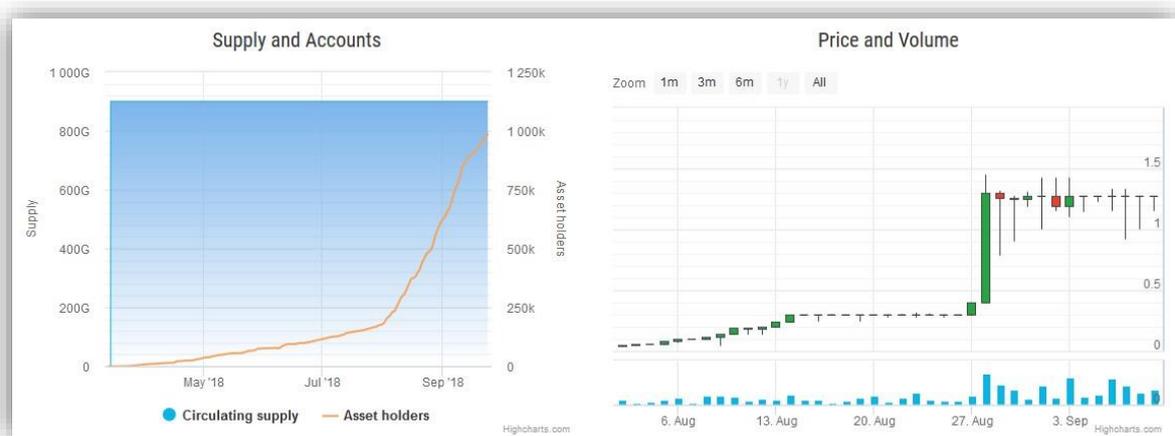


Fig. 5 – Diruna Asset Holders & Price Growth (source: <https://www.stellar.expert>)

In general, the achievement of Diruna Token during the Socialization Phase exceeded our previous expectations. Within only a period of less than eight months, the target of one million asset holders could be met.

Until the Socialization Phase ended, Diruna Token exchange rate reached the range of 1,271 Lumens. These achievements are very exciting because they show that the strategies and approaches that we use to build Diruna Token Ecosystems in communities work well.

This achievement also convinced us to continue Diruna Community Project to the next phase and carry it out in accordance with the vision and mission that we have made.

The logo features a large, dark blue circle with a white outline. Inside the circle, the text "STELLAR BLOCKCHAIN NETWORK" is centered in a bold, dark blue, sans-serif font. The background of the entire image is a light gray with a subtle pattern of white lines and circles, resembling a circuit board or a network diagram. A faint, light blue geometric pattern is also visible behind the central circle.

**STELLAR  
BLOCKCHAIN  
NETWORK**

After researching some of the existing Blockchain Networks, we decided to create a Diruna Token (DRA) on the Stellar Network. This decision was taken because Stellar Network has specifications and technical supports that we need to carry out the planned strategies.

The Stellar Ecosystem is also equipped with Stellar Distributed Exchange (SDEX) which can be automatically used by all tokens in the Stellar Network.

Complete information about Stellar Network and its ecosystem can be found at <https://www.stellar.org/developers/guides/get-started/index.html>.



**DIRUNA  
TOKEN  
DISTRIBUTION**

We make 900,000,000,000 Diruna Token (DRA) in Stellar Blockchain Network, where 91.11% of total supply or 819,990,000,000 Diruna Tokens, will be distributed to each member of the Diruna Community worldwide through the Loyalty Point Program.

The complete allocation of the total supply of Diruna Tokens is as follows:

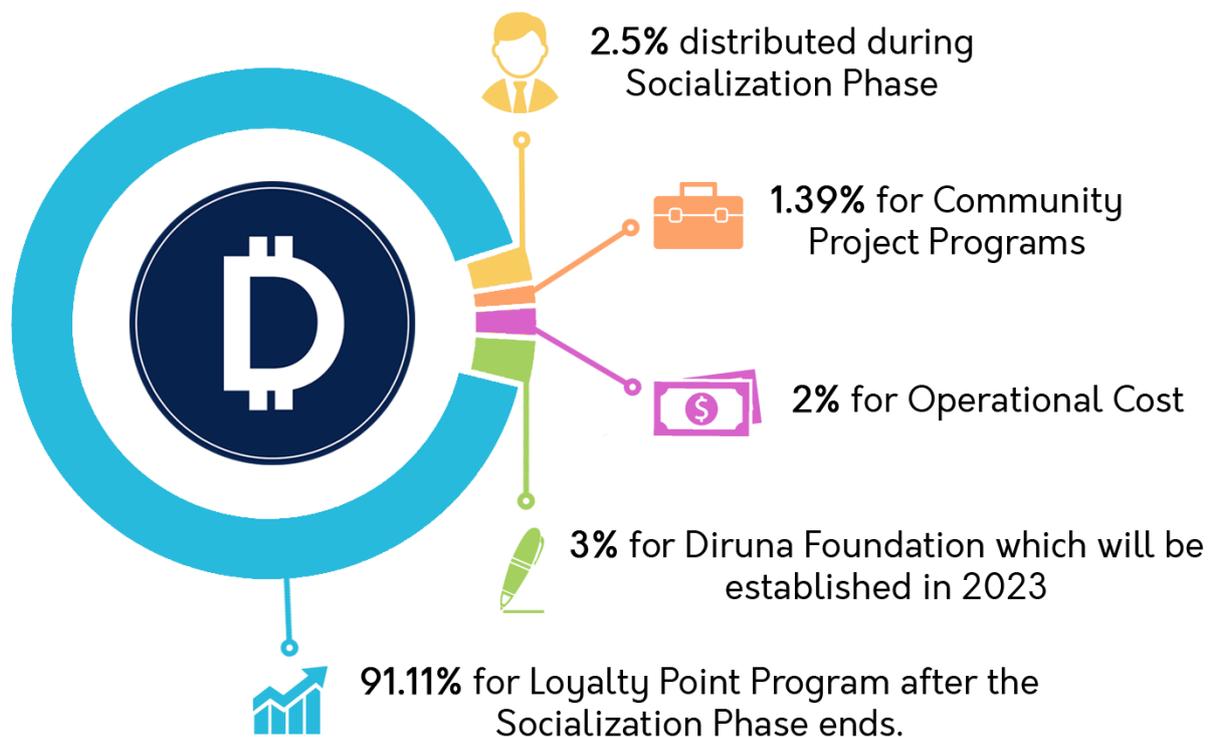


Fig. 6 - Diruna Token Allocation

- 91.11% of total supply will be allocated to the Loyalty Point Program after the Socialization Phase ends.
- 2.50% of total supply will be allocated and distributed during the Socialization Phase.
- 1.39% of total supply will be allocated to Community Projects Programs.
- 2.00% of total supply will be allocated for Operational Costs.
- 3.00% of total supply will be allocated to the Diruna Foundation which will be established in 2023.

## Loyalty Point Program

Loyalty Point Program is a strategy that we use to gradually distribute 91.11% of the total supply of Diruna Tokens to all members of Diruna Community. What we mean as members of the Diruna Community and entitled to get Loyalty Points is every Stellar wallet that has a minimum of 10 Diruna Tokens and has settled more than 24 hours in the Stellar wallet.

So every wallet that contains 10 Diruna Tokens and has been deposited for more than 24 hours, the wallet owner will automatically get Loyalty Points on that day. Every wallet that has the right to get Loyalty Points will be checked automatically every day, and the accumulation of the Loyalty Points that are entitled will be sent every Wednesday.

One of the goals of the Loyalty Point Program is to give anyone the opportunity to get Diruna Tokens in an easy way, whenever they decide to join the Diruna Community. We believe that this program will be an attraction that can make the general public attracted more easily, so it easier for us to invite them to join the Diruna Community. Allocation of 91.11% of the total supply will be used as Loyalty Points after the Socialization Phase ends.

After the Socialization Phase ends, the distributed Loyalty Points to Stellar wallet that meets the requirements are fixed, which is equal to 0.01 DRA every day. The total Loyalty Points eligible for each wallet will be sent every Wednesday.

## Socialization Phase

Socialization Phase is the phase that we use to test the planned strategies. In this phase, we hope to get as much data as possible to measure effectiveness, make improvements and adjustments to the strategies that we apply. This is necessary and very important to do because we know that the conditions in each plan will always be different from the actual conditions when applied.

During the Socialization Phase, we built the Diruna Community in Indonesia, which became a Pilot Project to conduct trials on all the concepts and strategies we planned. We also use the Socialization Phase to distribute 2.5% of the total supply of Diruna Tokens to the general public and community groups that is involved in the Pilot Project.

The distribution of Diruna Tokens during the Socialization Phase was carried out using programs such as Airdrop, Bounty, and Loyalty Point Promotion Program. The Loyalty Point Promotion Program is a promotional method that we use to introduce Loyalty Points in Diruna Community in Indonesia during the Socialization Phase, to attract the public's interest to join the Diruna Community.

The amount of Loyalty Points obtained by the Diruna Community members during the Socialization Phase is arranged in stages, adjusted to the increase in the number of Asset Holders.

## Community Development Project

1.39% of the total supply of Diruna Tokens will be allocated in the form of Bounty for projects that support Diruna's Vision and Mission, Diruna Community, and Diruna Token Ecosystem. This program aims to provide the widest opportunity for anyone to give and realize ideas that can help the development and growth of the Diruna Token Ecosystem.

Before Diruna Foundation was formed, all decisions regarding the awarding of Bounty would be decided by the Developer Team.

## Operational Costs

The Developer Team, in carrying out the Diruna Community Project programs and its activities, employs several employees and contractors. In addition for routine expenses, such as employee salaries, an amount of money is also needed for office rentals, office facilities, hardware, and software to support Diruna's programs.

Our operating costs are financed through:

1. 2% of the total supply of Diruna Tokens that we will periodically release according to our needs.
2. Contributions from individuals and Diruna Communities.

## Diruna Foundation

Diruna Foundation will be established no later than 2023, and 3% of the total supply of Diruna Tokens from the beginning has been allocated for operational needs. Before Diruna Foundation was established, all [diruna.org](https://diruna.org) activities were under the supervision and management of the Developer Team.



**OUR TEAM**

We are a large team consisting of:

- Programmers
- Entrepreneurs
- Musicians
- Doctors
- Psychologists
- Lawyers
- Engineers
- Nurses
- Farmers
- Traders
- Breeders
- Designers
- Drivers
- Shopkeepers
- Students
- Workers

We love togetherness, equality, honesty, sincerity, and mutual cooperation in goodness. We always strive to become human beings who benefit the universe wherever we are. Diruna Community Project is the work of our love and effort to give the best for humanity.





**ROADMAP**

March 14, 2018



## PROJECT START

Diruna Tokens are created on Stellar Blockchain and become part of the Stellar Ecosystem.

Stellar Blockchain was chosen because it has high speed in processing transactions, low transaction fees, managed by non-profit organizations and has strong fundamental system.

March 16, 2018



## ESTABLISHED DIRUNA COMMUNITY

The socialization phase began by building Diruna Community Pilot Project in Indonesia which aims to test and measure the effectiveness of the strategies that we have planned.

The socialization phase will end when 1 million asset holders are reached.

2018 - 2019



## BUILD ONLINE MARKETPLACES

Online Marketplace will be used as a place to redeem Loyalty Points with products or services provided by Diruna Community members.

[www.dirunapoint.com](http://www.dirunapoint.com) launch on August 3, 2018, is the first online marketplace used to redeem Loyalty Points with products or services provided by members of Diruna Community Indonesia.

2019 - 2024



## DEVELOPING INTERNATIONAL COMMUNITY

Encourage the establishment of Diruna Community in each country and use Diruna Community - Indonesia as a raw model.



**CONCLUSION**

The achievements of the pilot projects that we worked on during the Socialization Phase by forming the Diruna Community in Indonesia, and then continued with building the Diruna Token Ecosystem in the community, showed very satisfying results. Huge support from all community members who have joined can be seen from the number of members who become providers of products or services on our Online Marketplace [www.dirunapoint.com](http://www.dirunapoint.com).

During the Socialization Phase, we are also convinced that the strategy we use to introduce Cryptography and Blockchain technology to common people by building Diruna Communities in neighborhoods is the right step. Cultural approaches and campaigns to fulfill basic needs (Basic Needs Campaign) can foster a spirit of mutual cooperation for each member to create a Diruna Token Ecosystem in the community, so each member can see how Crypto-token technology is able to provide benefits in their lives.

We conclude that one of the causes of the small number of Crypto-token users in the world today is due to the lack of practical applications of Crypto-token that are directly in contact with the lives of the majority of the world community. Current usage and application of Crypto-token technology is only able to touch a small part of the world community.

We need more Crypto-token technology applications that directly touch the lives of the majority of the world community, so that the existence of these technologies can be widely accepted throughout the community.

The Socialization Phase has ended and Diruna Community Project will move to the next phase. However, we will strengthen the entire Diruna Token Ecosystem that has been established in existing Diruna Communities first, before developing and building the Diruna Token Ecosystem gradually throughout the world.

Hopefully, this white paper is able to provide an overview of what we are working on through Diruna Community Project, and what achievements we want to get through this project. Your support and involvement in the realization of this project means a lot to us.



**DISCLAIMER**

# IMPORTANT NOTICE

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- (c) you acknowledge and understand that no DIRUNA Token should be construed, interpreted, classified or treated as enabling, or according any opportunity to, tokenholders to participate in or receive profits, income, or other payments or returns arising from or in connection with the DIRUNA Tokens, or to receive sums paid out of such profits, income, or other payments or returns;

- (d) you agree and acknowledge that no regulatory authority has examined or approved of the information set out in this White Paper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of this White Paper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;
- (e) you agree and acknowledge that this White Paper, the undertaking and/or future trading of DIRUNA Tokens on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the Developer Team, the DIRUNA Tokens, and the DIRUNA Community;
- (f) the distribution or dissemination of this White Paper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to the Developer Team;
- (g) you agree and acknowledge that in the case where you wish to acquire any DIRUNA Tokens, DIRUNA Tokens are not to be construed, interpreted, classified or treated as:
  - (i) any kind of currency other than cryptocurrency;
  - (ii) debentures, stocks or shares issued by any person or entity;
  - (iii) rights, options or derivatives in respect of such debentures, stocks or shares;
  - (iv) rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
  - (v) units in a collective investment scheme;
  - (vi) units in a business trust;
  - (vii) derivatives of units in a business trust; or
  - (viii) any form of investment;

- (h) you are legally permitted to participate in the DIRUNA Community and all actions contemplated or associated with such participation, including the holding and use of DIRUNA Tokens;
- (i) the amounts that you use to acquire the DIRUNA Tokens were not and are not directly or indirectly derived from any activities that contravene the laws and regulations of any jurisdiction, including anti-money laundering laws and regulations;
- (j) if you are a natural person, you are of sufficient age and capacity under the applicable laws of the jurisdiction in which you reside and the jurisdiction of which you are a citizen to participate in the DIRUNA Community;
- (k) you are not obtaining or using DIRUNA Tokens for any illegal purpose;
- (l) you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, and blockchain technology;
- (m) you are fully aware and understand that in the case where you wish to purchase any DIRUNA Tokens, there are risks associated with the Developer Team and its respective businesses and operations, DIRUNA Tokens, and the DIRUNA Community;
- (n) you bear the sole responsibility to determine what tax implications a purchase of DIRUNA Tokens may have for you and agree not to hold the Developer Team or any other person involved in the DIRUNA Community liable for any tax liability associated with or arising therefrom;
- (o) you agree and acknowledge that the Developer Team is not liable for any direct, indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this White Paper or any part thereof by you;

- (p) you waive the right to participate in a class action lawsuit or a class wide arbitration against the Developer Team and/or any person involved in the DIRUNA Community and/or with the creation and distribution of DIRUNA Tokens; and
- (q) all of the above representations and warranties are true, complete, accurate and non-misleading from the time of your access to and/or acceptance of possession this White Paper or such part thereof (as the case may be).

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### CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All statements contained in this White Paper, statements made in press releases or in any place accessible by the public and oral statements that may be made by the Developer Team, or employees acting on behalf of the Developer Team (as the case may be), that are not statements of historical fact, constitute “forward-looking statements”. Some of these statements can be identified by forward-looking terms such as “aim”, “target”, “anticipate”, “believe”, “could”, “estimate”, “expect”, “if”, “intend”, “may”, “plan”, “possible”, “probable”, “project”, “should”, “would”, “will” or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding the Developer Team’s business strategies, plans and prospects and the future prospects of the industry which the Developer Team is in are forwardlooking statements. These forward-looking statements, including but not limited to statements as to the Developer Team’s prospects, future plans, other expected industry trends and other matters discussed in this White Paper regarding the Developer Team are matters that are not historic facts, but only predictions.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of the Developer Team to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

- (a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the Developer Team conducts its business and operations;
- (b) the risk that the Developer Team may be unable to execute or implement its business strategies and future plans;
- (c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- (d) changes in the anticipated growth strategies and expected internal growth of the Developer Team, and the DIRUNA Community;
- (e) changes in the availability and fees payable to the Developer Team in connection with its businesses and operations or in the DIRUNA Community;
- (f) changes in the availability and salaries of employees who are required by the Developer Team to operate their respective businesses and operations;
- (g) changes in competitive conditions under which the Developer Team operates, and the ability of the Developer Team to compete under such conditions;
- (h) war or acts of international or domestic terrorism;
- (i) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of the Developer Team;
- (j) other factors beyond the control of the Developer Team; and
- (k) any risk and uncertainties associated with the Developer Team and its business and operations, the DIRUNA Tokens, and the DIRUNA Community.

All forward-looking statements made by or attributable to the Developer Team or persons acting on behalf of the Developer Team are expressly qualified in their entirety by such factors.

Given that risks and uncertainties that may cause the actual future results, performance or achievements of the Developer Team to be materially different from that expected, expressed or implied by the forward-looking statements in this White Paper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this White Paper.

Neither the Developer Team nor any other person represents, warrants, and/or undertakes that the actual future results, performance or achievements of the Developer Team will be as discussed in those forward-looking statements. The actual results, performance or achievements of the Developer Team may differ materially from those anticipated in these forward-looking statements.

Nothing contained in this White Paper is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of the Developer Team.

Further, the Developer Team disclaims any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

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### **THIRD PARTY INFORMATION AND NO CONSENT OF OTHER PERSONS**

This White Paper includes information obtained from various third party sources (“Third Party Information”). None of the publishers of Third Party Information has consented to the inclusion of Third Party Information in this White Paper and is therefore not liable for Third Party Information. While the Developer Team has taken reasonable action to ensure that Third Party Information have been included in their proper form and context, neither the Developer Team, nor its employees acting on its behalf, has independently verified the accuracy, reliability, completeness of the contents, or ascertained any applicable underlying assumption, of the relevant Third Party Information. Consequently, neither the Developer Team nor its employees acting on their behalf makes any representation or

warranty as to the accuracy, reliability or completeness of such information and shall not be obliged to provide any updates on the same.

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### TERMS USED

To facilitate a better understanding of the DIRUNA Tokens being the subject of the sale conducted by the Developer Team, and the businesses and operations of the Developer Team, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in this White Paper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage.

Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include corporations.

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### NO ADVICE / RECOMMENDATION / GUIDANCE

No information in this White Paper should be considered to be business, legal, financial or tax advice regarding the Developer Team, or the DIRUNA Tokens. You should consult your own legal, financial, tax or other professional adviser regarding the Developer Team and its business and operations, and the DIRUNA Tokens. You should be aware that you may be required to bear the financial risk of any purchase of DIRUNA Tokens for an indefinite period of time.

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### NO FURTHER INFORMATION OR UPDATE

No person has been or is authorised to give any information or representation not contained in this White Paper in connection with the Developer Team and its business and operations, or the DIRUNA Tokens, if given, such information or representation must not be relied upon as having been authorised by or on behalf of the Developer Team.

## RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION

The distribution or dissemination of this White Paper or any part thereof may be prohibited or restricted by the laws, regulatory requirements, and rules of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, and to observe, any restrictions which are applicable to your possession of this White Paper or such part thereof (as the case may be) at your own expense and without liability to the Developer Team.

Persons to whom a copy of this White Paper has been distributed or disseminated, provided access to or who otherwise have the White Paper in their possession shall not circulate it to any other persons, reproduce or otherwise distribute this White Paper or any information contained herein for any purpose whatsoever nor permit or cause the same to occur.

## NO OFFER OF INVESTMENT OR REGISTRATION

This White Paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment, or a solicitation for any form of investment in any jurisdiction. No person is bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of this White Paper.

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

## RISKS AND UNCERTAINTIES

Prospective purchasers of DIRUNA Tokens should carefully consider and evaluate all risks and uncertainties associated with the Developer Team and its business and operations, and the DIRUNA Tokens, all information set out in this White Paper prior to any purchase of the DIRUNA Tokens. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of the Developer Team could be materially and adversely affected. In such cases, you may lose all or part of the value of the DIRUNA Tokens.

Please read the following risks and warnings before deciding to purchase DIRUNA Tokens. It should be noted the following list of risks and warnings is not exhaustive. Accordingly, prospective purchasers should not place undue reliance on these statements.

### *The Developer Team or the DIRUNA Tokens may be affected by newly implemented Regulations*

Cryptocurrency trading is generally unregulated worldwide, but numerous regulatory authorities across jurisdictions have been outspoken about considering the implementation of regulatory regimes which govern cryptocurrency or cryptocurrency markets. The Developer Team or the DIRUNA Tokens may be affected by newly implemented regulations relating to cryptocurrencies or cryptocurrency markets, including having to take measures to comply with such regulations, or having to deal with queries, notices, requests or enforcement actions by regulatory authorities, which may come at a substantial cost. Further, it is difficult to predict how or whether governments or regulatory authorities may implement any changes to laws and regulations affecting distributed ledger technology and its applications, including the DIRUNA Tokens. The Developer Team may also have to cease operations in a jurisdiction that makes it illegal to operate in such jurisdiction, or make it commercially unviable or undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction. In scenarios such as the foregoing, the trading price of DIRUNA Tokens will be adversely affected or DIRUNA Tokens may cease to be traded.

*There may be risks relating to acts of God, natural disasters, wars, terrorist attacks, riots, civil commotions widespread communicable diseases and other force majeure events beyond the control of the Developer Team*

The performance of the Developer Team's activities may be interrupted, suspended or delayed due to acts of God, natural disasters, wars, terrorist attacks, riots, civil commotions, widespread communicable diseases and other force majeure events beyond the control of the Developer Team. Such events could also lead to uncertainty in the economic outlook of global markets and there is no assurance that such markets will not be affected, or that recovery from the global financial crisis would continue. In such events, the Developer Team's business strategies, results of operations and prospects may be materially and adversely affected. Further, if an outbreak of such infectious or communicable diseases occurs in any of the countries in which the Developer Team, the developers, data providers or data consumers have operations in the future, market sentiment could be adversely affected and this may have a negative impact on the DIRUNA Tokens and DIRUNA community.

*There may be unanticipated risks arising from the DIRUNA Tokens*

Cryptographic tokens such as the DIRUNA Tokens are a relatively new and dynamic technology. In addition to the risks included hereto, there are other risks associated with your purchase, holding and use of the DIRUNA Tokens, including those that the Developer Team cannot anticipate. Such risks may further materialise as unanticipated variations or combinations of the risks discussed hereto.