A nonprofit Fintech based, Global Educational Consultancy solution

Recruiting Students & Professionals Worldwide

agarthea
achieve. anything. anywhere.

Connecting Students & Professionals throughout the Physical and Digital World

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Agarthea Greenpaper

CONTENTS

#AchieveAnythingAnywhere

GLOSSARY

$AGA   Agartheum token.

360 DEGREE   (not comparable) Covering all 360 degrees of a circle. (by extension) Comprehensive; incorporating all points of view.

3rd PARTY   A person or group besides the two primarily involved in a situation, especially a dispute; relating to a person or group besides the two primarily involved in a situation.

ADMISSION   The process or fact of entering or being allowed to enter a place or organization.

AGA   Ticker symbol for Agartheum.

AGARTHEA   Financial Technology Solution.

AGARTHEA CARD   A Visa / Mastercard Debit Card issued to users by Agarthea.

AGARTHEA MARKETPLACE   E-commerce service inside Agarthea platform

AGARTHEA PASS   An exclusive Pass issued by Agarthea to clients which provides several benefits.

AGARTHEUM   Official cryptocurrency of Agarthea.

AIRDROPS   A crypto airdrop is a marketing method employed by startups in the cryptocurrency space.

ALGORITHM   A process or set of rules to be followed in calculations or other problem-solving operations, especially by a computer.

AML   Anti Money Laundering.

ANONYMOUS   (of a person) not identified by name; of unknown name.

ANTI WHALE FEATURES   A feature to prevent single individual/wallet to hold a large amount of AGA token.

APP   Application (Mobile).

AR   (Augmented Reality) A technology that superimposes a computer generated image on a user's view of the real world, thus providing a composite view.

AUDIT   An official inspection of an organization's accounts, typically by an independent body.

AVALANCHE   A Blockchain platform.

BINANCE   A Centralised Cryptocurrency Exchange.

BITCOIN   A Blockchain platform.

BITCOIN MAXI   A belief amongst cryptocurrency advocates that Bitcoin is the only true digital asset, now or in the future, and that all other coins are inferior, distractions, or scams.

BLOCKCHAIN   A Blockchain is a digital ledger that stores information in blocks that are linked.

BSC   Binance Smart Chain (Binance Blockchain).

BURNING (Coin Burn)   When a cryptocurrency Token is deliberately sent to an unusable Wallet Address to remove it from circulation.

BUSD fiat-backed stablecoin issued by Binance and Paxos.

BUY BACKS   An agreement in which a business or person sells something to then buy back again in accordance to an agreement.

CAPPED   Is a ceiling, or the highest level to which something can go.

CARBON NEGATIVE   To offset or remove more Carbon Dioxide from the atmosphere than we emit. i.e. planting more trees.

CARBON NEUTRAL   Making or resulting in no net release of Carbon Dioxide into the atmosphere.

CASHBACK   A form of incentives offered to Agartheum holders

CBDC   Central Bank Digital Currency.

CENTRALISED   A hierarchy of formal authority making all the important decisions for an organisation.

CEX   Centralised Exchange.

CIEE   (Council On International Educational Exchange), an International Education Service.

CIRCA   (often preceding a date) approximately.

CIRCULATING SUPPLY   The number of Coins or Tokens of a specific cryptocurrency are publicly available to buy or sell.

COINBASE   A Centralised cryptocurrency Exchange.

COINGECKO   A digital currency price and information data platform.

COINMARKETCAP   A digital currency price and information data platform.

CONSENSUS   A consensus mechanism refers to any number of methodologies used to achieve agreement, trust, and security across a decentralized computer network. In the context of blockchains and cryptocurrencies, proof-of-work (PoW) and proof-of-stake (PoS) are two of the most prevalent consensus mechanisms.

CONTRACT ADDRESS   The address location of the actual token contract that manages the logic for the tokens.

COSMOS   A Blockchain platform.

COURSERA   An Educational Service.

CRYPTOCURRENCY   An encrypted, decentralised, digital currency that facilitates the exchange of value by transfer of crypto Tokens between network participants; A digital asset / digital commodity.

CRYPTOCURRENCY EXCHANGE   A platform to buy and sell cryptocurrencies.

CV   Short for the Latin "curriculum vitae," meaning "course of life"—is a detailed document highlighting your professional and academic history.

DAO   Decentralised Autonomous Organisation.

DAPP   Decentralised Application (Mobile).

DECENTRALIZED   The process of shifting control from one main group or entity to several small ones. Sharing the power and authority in a fairer way compared to a centralised authority system.

DEFI   Decentralised Finance.

DEFLATIONARY   Connected with a reduction of a supply of money in an economy.

DEX   De-Centralised Exchange.

DIGITAL ASSET   Anything digital that has value, established ownership, and is discoverable.

DISRUPTIVE   Innovative or groundbreaking.

DLT   Direct Ledger Technology.

DOGE   A Blockchain platform.

DONATE   To give money or goods for a good cause, for example to a charity.

ECO-System   A complex network or interconnected system.

EDX   An Educational Service.

E-LEARNING   A learning system based on formalised teaching but with help of electronic resources. While teaching can be based in or out of the classrooms, the use of computers and the internet forms the major component of E-Learning.

E-LIBRARY   An electronic library has not only text data but also sound, graphics, and motion video, in the form of digital data. Because all data is digitized, various kinds of data can be merged easily and a high level or retrieval.

ERC-20   (Ethereum Request for Comment 20) is the standard for Fungible Tokens created using Ethereum Blockchain.

ESCROW   Sometimes cryptocurrencies place some of their currencies with a third-party or third-party smart contract which holds the deposited Tokens until the payment or specific requirements and conditions are satisfied. The parties involved in the transaction need to ensure that both the product/service/agreement is delivered and the payment is made.

ESG   Environmental, Social & Governance (Rating).

ETHEREUM   A blockchain platform.

ETHERSCAN   A block explorer and analytics platform which lets you view and analyze assets, balances and transactions on the Ethereum network.

E-WALLET   A type of electronic digital wallet which is used for transactions made online through a computer or smartphone.

FANTOM   A Blockchain platform.

FAQ   (Frequently Asked Questions) a list of questions and answers relating to a particular subject, especially one giving basic information for users of a website.

FEENIX   An Educational Service.

FIAT   Inconvertible paper money made legal tender by a Government decree.

FINANCIAL AID   Money to help pay for College or career School.

FINTECH   Financial Technology.

FUD   Fear, uncertainty and doubt (often shortened to FUD)

FUNGIBLE TOKEN An asset on Blockchain that is interchangeable.

FUTURE LEARN An Educational Service.

GIGS A slang word for a job that lasts a specified period of time.

GOVERNANCE The action or manner of governing a state, organization, etc.

GRANTS A sum of money given by a government or other organization for a particular purpose.

HACKERS A person who uses computers to gain unauthorized access to data.

HASHGRAPH Type of crypto Technology superior to Blockchain.

HBAR The native, energy-efficient cryptocurrency of Hedera that powers the decentralized economy.

HEDERA A blockchain platform.

HQ Head Quarter; the location where most, if not all, of the important functions of an organization are coordinated.

HSN Homo Sapien Network.

HYPERINFLATION monetary inflation occurring at a very high rate.

ICO Initial Coin Offering.

IDP An Educational Service.

IES An Educational Service.

INFLATION A general increase in prices and fall in the purchasing value of money.

INSIDER A person within a group or organization, especially someone privy to information unavailable to others.

INTEGRATED With various parts or aspects linked or coordinated.

INTEREST Monetary charge for the privilege of borrowing money. Interest expense or revenue is often expressed as a dollar amount.

INTEROPERABILITLY The ability to link a cryptocurrency like AGA to all over cryptocurrencies
& Blockchains in a fully integrated manner.

INTRANET a local or restricted communications network, especially a private network created using World Wide Web software

INVEST To put money into financial schemes, shares, property, or commercial venture etc. with the expectation of achieving a profit.

IOT Internet of things.

IPO Initial Public Offering.

ISO20022 A single standardisation approach (methodology, process, repository) to be used by all financial standards initiatives.

ITO (Initial Twitter Offering) The initial public sell offering of a cryptocurrency on Twitter.

JOB PORTAL Also known as a career portal, is a modern name for an online job board that helps applicants find jobs and aids employers in their quest to locate ideal candidates.

kWh (kilowatt hour); a unit of energy: one kilowatt of power for one hour.

KYC Know Your Client.

L2E Learn to Earn (The ability to earn money through cryptocurrency for learning / studying and completing courses).

LAYER 1 The base level of the blockchain architecture.

LAYER 2 Refers to a secondary framework or protocol that is built on top of an existing blockchain system.

LAYER 3 A layer that hosts decentralized networks applications (DApps) and the protocols that allow them.

LEDGER A cryptocurrency public ledger is a record-keeping system. The ledger maintains participants' identities anonymously, their respective cryptocurrency balances, and a record of all the genuine transactions executed between network participants.

LEDU (Educational Ecosystem) An Educational Service.

LISTING An act or instance of making or including in a list.

LOCKED (Coin Locked) Is when a buyer holds onto a seller's cryptocurrency in a trade escrow without an intention to make payment and complete the trade.

LP (Liquidity Pool) A collection of digital assets accumulated to enable trading on a decentralised exchange (DEX).

MACHINE LEARNING   The use and development of computer systems that are able to learn and adapt without following explicit instructions, by using algorithms and statistical models to analyse and draw inferences from patterns in data.

MARKET TREND   A perceived tendency of financial markets to move in a particular direction over time.

MARKETPLACE   An open space where a market is or was formerly held.

MASTERCARD   Any electronic payment card that uses the Mastercard network for processing transaction communications

METAVERSE   A virtual reality space where users can interact with a computer generated environment and other users.

MIGRATE   Migrating one cryptocurrency from one Blockchain to another.

MINTING   refers to the process of creating new coins through verification of data, creation of new blocks, and documentation of the verified information on a blockchain.

MONETARY   Of or relating to money or to the mechanisms by which it is supplied to and circulates in the economy.

MOS An Educational Service.

MULTI-CHAIN   A type of Blockchain that is deployed across multiple networks so that they can communicate with one another.

NATIVE TOKEN   Any crypto asset that can be used natively to perform a service to a protocol in exchange for a reward.

NFT   NON FUNGIBLE TOKEN.

NGO   Non Government Organisation.

NHS   National Health Service.

NONPROFIT   Nonprofit organisations exist with the purpose of maximising revenues for the causes they support.

OTC   Over the counter (direct not through exchange).

P2P   Peer-to-Peer.

PANCAKE SWAP   A De-centralised Exchange build on top of the Binance Smart Chain (BSC).

PLATFORM   An environment in which a piece of software is executed.

POC   Proof of Completion.

POLKADOT   A blockchain platform.

POLYGON   An Indian blockchain scalability platform. It addresses the challenges faced by Ethereum such as high fees, poor user experience, and low transaction count per second.

POLYGON SCAN   A platform that allows users to access any Polygon blockchain transaction.

PORTALS   a website or web page providing access or links to other sites.

POS   Proof of Stake.

POW   Proof of work.

PRIVATE KEY   Also known as a secret key.variable in cryptography that is used with an algorithm to encrypt and decrypt data.

PROCCESS FLOW   A business process flow is a sequential representation of a process an its components, including operations, timelines, people involved and resources needed.

PROTOCOL   A system of rules that explain the correct conduct and procedures to be followed in formal situations.

QNT   A Blockchain platform.

QR CODE   (Quick Response Code) is a machine-readable code consisting of an array of black and white squares, typically used for storing URL's.

QUOTA   A limited quantity of a particular product which under official controls can be produced, exported, or imported.

REDEEM / REDEMPTION   To claim an unspent transaction output (UTXO) by listing it as an input of a new transaction.

REGULATORY   Of or relating to the control or direction of an activity by a set of rules, laws, etc.

REMOTE   (Remote work), also called work from home, work from anywhere, telework, remote job, mobile work, and distance work is an employment arrangement in which employees do not commute to a central place of work, such as an office building, warehouse, or retail store.

ROADMAP   A plan or strategy intended to achieve a particular goal.

ROI   Return on investment (ROI) is calculated by dividing the profit earned on an investment by the cost of that investment. SaaS Software as a Service.

SAND   A Blockchain platform.

SCALABLE   Able to be changed in size or scale.

SCHOLARSHIPS   Academic study or achievement; learning at a high level; a grant or payment made to support a student's education, awarded on the basis of academic or other achievement.

SEED PHRASE   a cluster of random words generated by your crypto wallet when setting it up, which can be used as an emergency backup if you ever need to restore access to your funds.

SIDECHAIN   A separate Blockchain that runs independent but is connected to the main chain (Mainnet) by a two-way bridge. Sidechains can have separate block parameters and consensus algorithms, which are often designed for efficient processing of transactions.

SMART CONTRACTS   A self-executing contract with the terms of the agreement between the buyer and the seller being directly written into lines of code.

SOLANA   A Blockchain platform.

SOLUTION   A means of solving a problem or dealing with a difficult situation.

STABLECOINS   Any cryptocurrency designed to have a relatively stable price, typically through being pegged to a commodity or currency or having its supply regulated by an algorithm.

STAKE / STAKING   The process of locking up cryptocurrency holdings in order to earn rewards or interest.

STUDYUM FOUNDATION   An Educational Service.

SUSHI SWAP   A De-centralised Exchange using Ethereum Blockchain.

TAX (crypto)   The fees that is charged by the project in order to maintain their tokenomics.

TCT   (Transaction Confirmation Time) The time for a transaction to be confirmed received.

TEACHABLE   An Educational Service.

TEFL   Teaching English as a Foreign Language.

TERRA   A Blockchain platform.

TERTIARY EDUCATION   Education for people above School age, including College, University, and vocational courses.

TGE   Token Generation Event (TGE) is a business and technical act of limited duration that involves the technical generation of the token in a blockchain-based network, and its launch to the market, normally in the form of a public sale, private sale, or initial coin offering (ICO).

TICKER (TICKER SYMBOL)   Short abbreviation of a Stock or cryptocurrency. Way to identify.

TOKEN   A digital asset that are built on another cryptocurrencies Blockchain.

TOKENOMICS   Coined from the words 'Token' and 'Economics', is an informal term that explains the structure and cycle of how a token is acquired and used for trade.

TPS   (Transactions per Second) How many transactions per second a cryptocurrency can handle at one time.

TRADERS   Is a person, firm, or entity in finance who buys and sells financial instruments, such as forex, cryptocurrencies, stocks, bonds, commodities, derivatives, and mutual funds in the capacity of agent, hedger, arbitrageur, or speculator.

TREASURY   The funds or revenue of a state, institution, or society.

TRILEMMA   A situation in which a difficult choice has to be made between three alternatives, especially when these are equally undesirable.

TRON   A Blockchain platform.

TUITION FEE   Tuition payments, usually known as tuition in American English and as tuition fees in Commonwealth English, are fees charged by education institutions for instruction or other services.

TUTELLUS   An Educational Service.

TUTORIAL   A paper, book, film, or computer program that provides practical information about a specific subject; a class conducted by a tutor for one student or a small number of students.

UBI   Universal Basic Income.

UDEMY   An Educational Service.

UHS   Universal Health Service.

UI   User Interface.

UNIATHENA   An Educational Service.

UNIMY   An Educational Service.

UNISWAP   A De-centralised Exchange using Ethereum Blockchain.

URL   (Uniform Resource Locator) - The address of a webpage.

USDC   A fiat-collateralized stablecoin, meaning that USDC tokens are collateralized by fiat money like U.S. dollars.

USP   Unique Selling Point.

UTILITY TOKEN   A type of crypto Token that serves use case(s) within a specific Eco-System.

VENTURE CAPITAL (VC)   is a form of private equity and a type of financing that investors provide to startup companies and small businesses that are believed to have long-term growth potential. Venture Capital generally comes from well-off investors, investment banks and other financial institutions.

VESTED   Is the process by which the rights to an asset pass to a recipient.

VETTING   Make a careful and critical examination of (something); investigate (someone) thoroughly, especially in order to ensure that they are suitable for a job requiring secrecy, loyalty, or trustworthiness.

VISA   An American multinational financial services corporation headquartered in San Francisco, California. It facilitates electronic funds transfers throughout the world, most commonly through Visa-branded credit cards, debit cards and prepaid cards. Visa is one of the world's most valuable companies.

VOLATILE   Liable to change rapidly and unpredictably, especially for the worse.

VOTE   Is a method that a group, such as a meeting or an electorate, can exercise in order to make a collective decision or express an opinion usually following discussions, debates or election campaigns. Democracies elect holders of high office by voting.

VOTING RIGHTS   The right for token holder to vote for the project's development plan, submit proposal, or reject proposal.

VR (Virtual Reality)   is a computer-generated simulation of a three-dimensional image or environment that can be interacted with in seemingly real or physical way by a person using special electronic equipment, such as a helmet with a screen inside or gloves fitted with sensors.

Web3   Also known as Web 3.0 is described as the third-generation internet. It is the next evolution of the World Wide Web. It provides a data-driven Semantic Web employing a machine-based understanding of data with the objective of developing a more intelligent and connected web experience for users.

WEF   (The World Economic Forum); is an international non-governmental and lobbying organisation based in Cologny, canton of Geneva, Switzerland. It was founded on 24 January 1971 by German engineer and economist Klaus Schwab.

WHO   The World Health Organization is a specialized agency of the United Nations responsible for international public health.

XAGA   A new abbreviation for cryptocurrency that is starting to come into use and reflects its growing legitimacy as an international currency. XAGA for AGA Token.

XDC   A Blockchain platform

XLM   A Blockchain platform

XRP   A Blockchain platform

ZIMBABWE   A landlocked country in southern Africa known for its dramatic landscape and diverse wildlife, much of it within parks, reserves and safari areas.

ZKROLLUP   "hybrid scaling solutions"—off-chain protocols that operate independently but derive security from Ethereum.

achieve. anything. anywhere.

INTRODUCTION

Agarthea is a Non Profit - Non Governmental Organisation (NGO), Environmental Social, and Governance (ESG) focused Saas (Software-as-a-Service) Decentralised Autonomous Organisation (DAO).

Our main goal is to provide the most diverse range of options and opportunities for individuals pursuing work or Further Education for Students & Professionals around the World. All on one Decentralised P2P (*Peer-to-peer*) Platform, in the most cost-effective/costless and eco-friendly manner. *Powered by Agartheum.*

> **" EDUCATION IS THE MOST POWERFUL WEAPON WHICH YOU CAN USE TO CHANGE THE WORLD"**
>
> **-NELSON MANDELA-**

The worldwide Educational Industry has many problems. It should be as fair, transparent and as efficient as possible. Agarthea believes that the best education should be accessible for everyone on Earth. No matter of race, background, views, religion, financial circumstances, location, etc.

Students & Professionals who are able to, may have to self-fund if they are in a financial position to do so. Otherwise, Agarthea applicants will be funded by Donations, Grants, Loans, Crowd Funding, Venture Capital, Sponsorships and Investments into Agartheum. (*Based on application & vetting process of the individual*). For more information please visit www.Agarthea.org.

#AchieveAnythingAnywhere

Agarthea believes the Educational Industry needs to be decentralised and revolutionised on a worldwide scale to combat many problems. We believe we have created a worldwide solution to help with many problems the industry faces.

Together we can make the Educational Industry more fair, accessible, transparent and more efficient. Agarthea believes we have a solution to accomplish this which will benefit humanity on a worldwide scale for many years to come, until 2123 and beyond.

> **"WE BELIEVE THE BEST EDUCATION SHOULD BE ACCESSIBLE TO EVERY INDIVIDUAL AROUND THE WORLD, NO MATTER WHAT THEIR BACKGROUND, FINANCIAL STATUS OR CIRCUMSTANCES MAY BE"**
>
> **-AGARTHEA MISSION STATEMENT-**

To achieve this goal, we have focused on utilizing Blockchain & Hashgraph technology. Agarthea's foundation is based on its native cryptocurrency Agartheum. Agartheum is a Utility and Governance cryptocurrency that incorporates cost efficient and effective Tokenomics including Buy Back and Burn Mechanisms to achieve maximum potential and success for Agarthea.

For a full breakdown of Agartheum and how Tokenomics and Smart Contracts work please see Agartheum Greenpaper (Follows Agarthea Greenpaper).
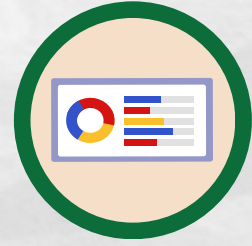
PROBLEMS

Little to No Fully Integrated P2P Services
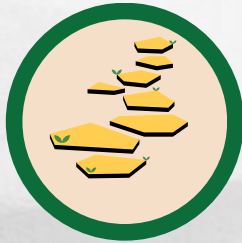
Limited Locations & Programs

3rd Party Data Sharing
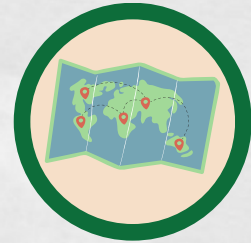
Limited Progress Tracking Systems

Little to No Financial Services

Limited End to End Providers

Limited Quota & No Time Flexibility

Geographical & Demographical Restrictions

The Education industry sector is not fair and currently has several problems on a worldwide scale. Cost and funding is limiting billions of individuals around the world from pursuing their educational and professional aspirations.

Logistics is also a huge problem, many people around the world are in places where they simply cannot access educational facilities. In some cases even remotely this is a problem for many.

The following section of pages will show example projections for certain Countries. For a full list of countries please see Sources page or visit www.Agarthea.org.
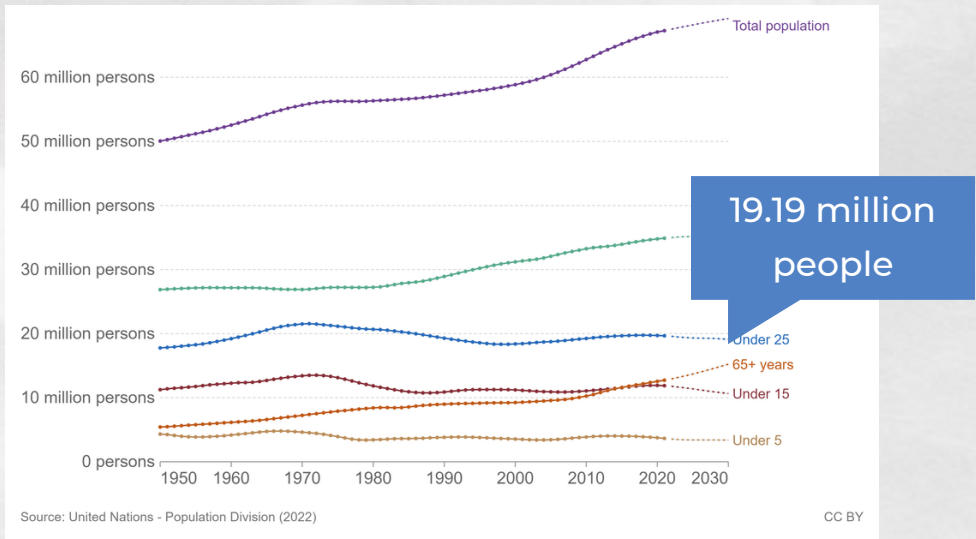
United Kingdom

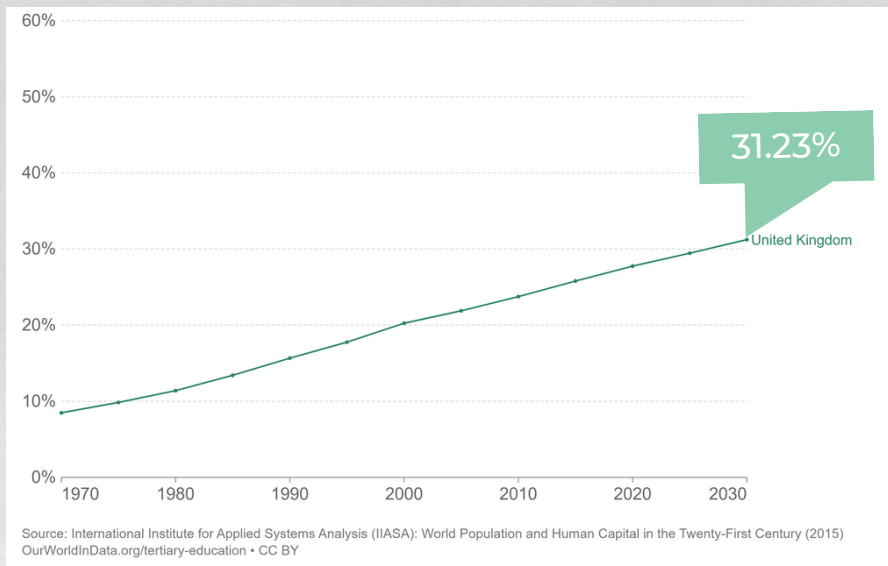## Population projection by age group, 1970 to 2030

Fig 1.

60 million persons

50 million persons

40 million persons

30 million persons

20 million persons

10 million persons

0 persons

1950 1960 1970 1980 1990 2000 2010 2020 2030

Total population

19.19 million people

Under 25

65+ years

Under 15

Under 5

Source: United Nations - Population Division (2022)   CC BY

It is expected by 2030, total population under 25 years old and above 15 years old is 19.19 million people. In which, this is the expected age to go to tertiary education level (i.e University, College or equivalent)

Projections of the share of adults educated to degree level, 1970 to 2030

Fig 2.

60%

50%

40%

30%

20%

10%

0%

1970 1980 1990 2000 2010 2020 2030

31.23%

United Kingdom

Source: International Institute for Applied Systems Analysis (IIASA): World Population and Human Capital in the Twenty-First Century (2015)
OurWorldInData.org/tertiary-education • CC BY

The average growth rate for adults who completed degree level education is less than 2% for every 5 years. By 2030, only 31.23% adults are getting their degree.

Fig 3.

On average, by 2030, only 3 out of 10 people are getting their degree

Ireland

Population projection by age group, 1970 to 2030

Fig 1.

1.58 million people

It is expected by 2030, total population under 25 years old and above 15 years old is 1.58 million people. In which, this is the expected age to go to tertiary education level (i.e University, College or equivalent)

Projections of the share of adults educated to degree level, 1970 to 2030

Fig 2.

36.69%

The average growth rate for adults who completed degree level education is less than 2.5% for every 5 years. By 2030, only 36.69% adults are getting their degree.
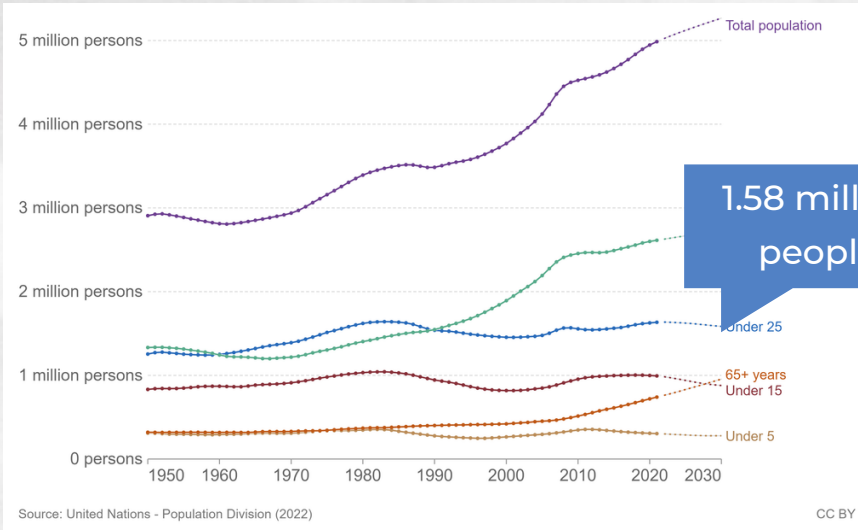
Fig 3.

On average, by 2030, only 4 out of 10 people are getting their degree

United States

Population projection by age group, 1970 to 2030
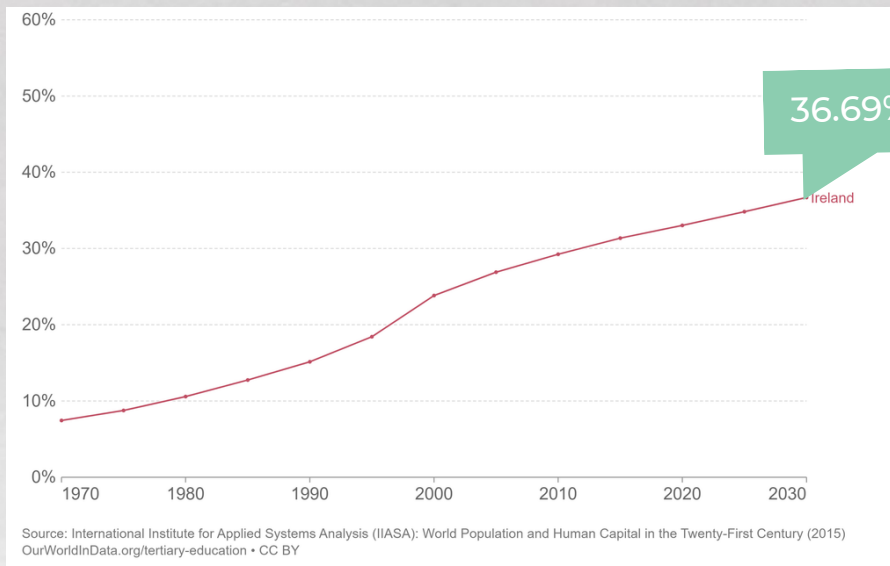
Fig 1.

102.03 million people

It is expected by 2030, total population under 25 years old and above 15 years old is 102.03 million people. In which, this is the expected age to go to tertiary education level (i.e University, College or equivalent)

Projections of the share of adults educated to degree level, 1970 to 2030

Fig 2.

29.76%

The average growth rate for adults who completed degree level education is less than 2% for every 5 years. By 2030, only 29.76% adults are getting their degree.
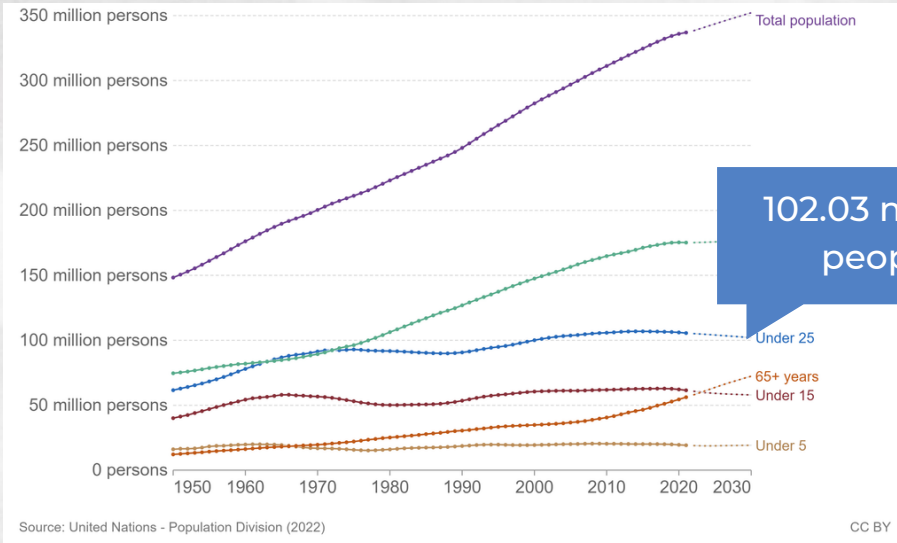
Fig 3.

On average, by 2030, only 3 out of 10 people are getting their degree

Cambodia

Population projection by age group, 1970 to 2030

Fig 1.

18 million persons — Total population
16 million persons
14 million persons
12 million persons
10 million persons
8 million persons
6 million persons
4 million persons
2 million persons
0 persons

1950 1960 1970 1980 1990 2000 2010 2020 2030

7.77 million people

Under 25
Under 15
65+ years
Under 5

Source: United Nations - Population Division (2022)   CC BY

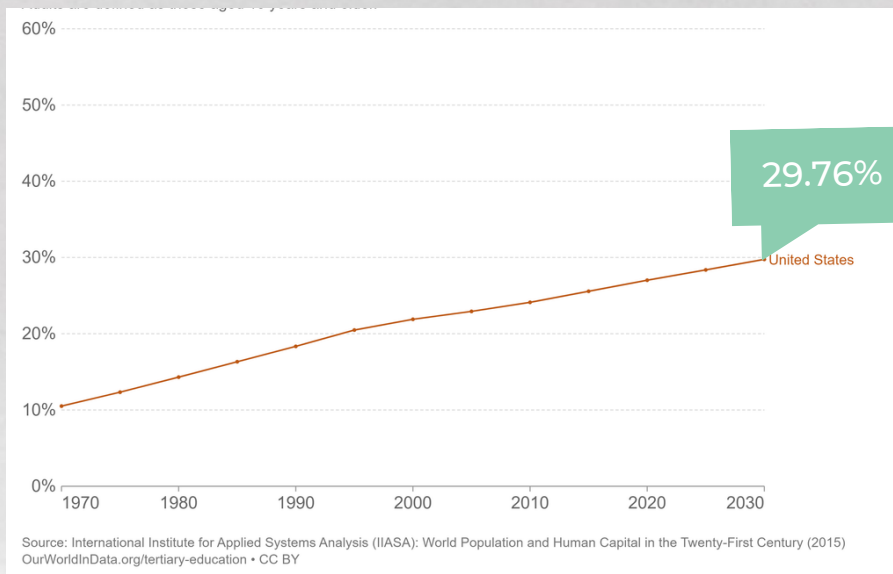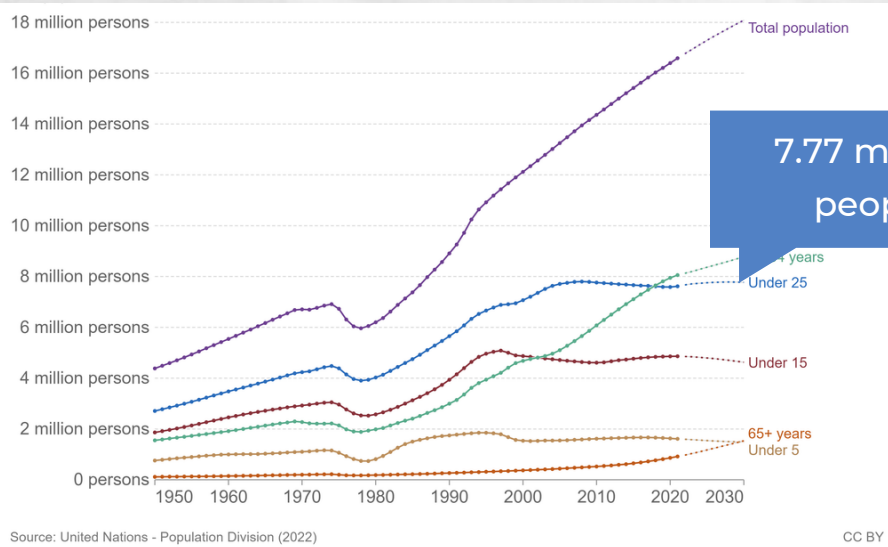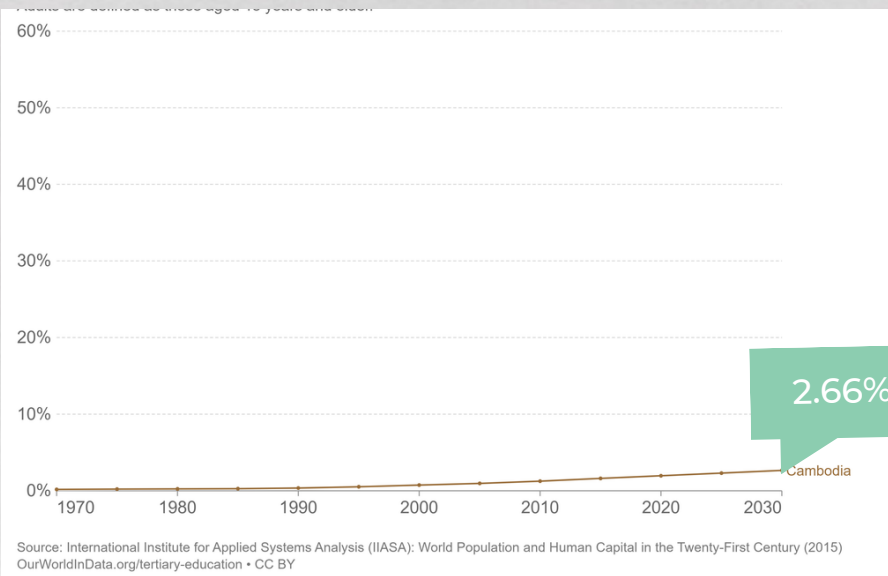*It is expected by 2030, total population under 25 years old and above 15 years old is 7.77 million people. In which, this is the expected age to go to tertiary education level (i.e University, College or equivalent)*

Projections of the share of adults educated to degree level, 1970 to 2030

Fig 2.

Adults are defined as those aged 15 years and older

60%
50%
40%
30%
20%
10%
0%

1970 1980 1990 2000 2010 2020 2030

2.66%

Cambodia

Source: International Institute for Applied Systems Analysis (IIASA): World Population and Human Capital in the Twenty-First Century (2015)
OurWorldInData.org/tertiary-education • CC BY

The average growth rate for adults who completed degree level education is only 0.2% for every 5 years. By 2030, only 2.66% adults are getting their degree.
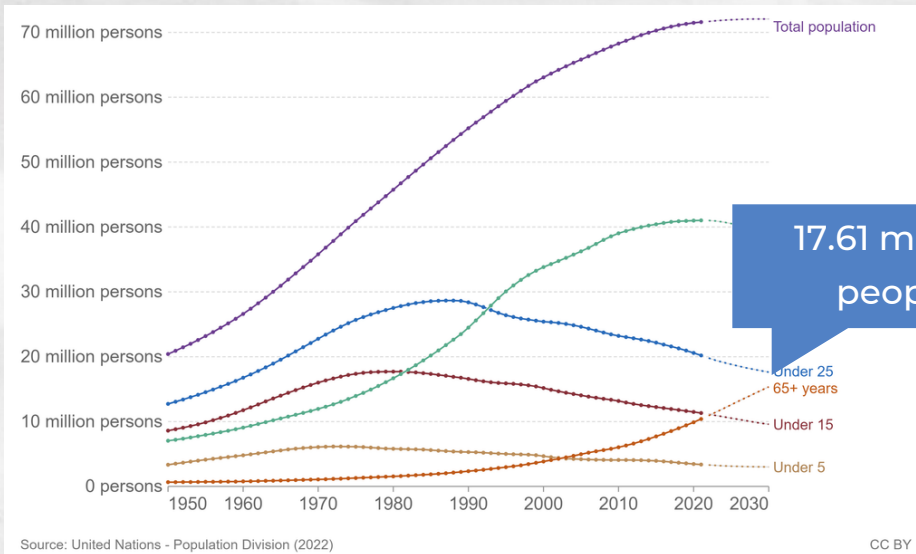
Fig 3.

On average, by 2030, only 1 out of 10 people are getting their degree

Thailand

Population projection by age group, 1970 to 2030

Fig 1.

70 million persons · Total population

60 million persons

50 million persons

17.61 million people

40 million persons

30 million persons

20 million persons

Under 25
65+ years

10 million persons

Under 15

0 persons

Under 5

1950 1960 1970 1980 1990 2000 2010 2020 2030

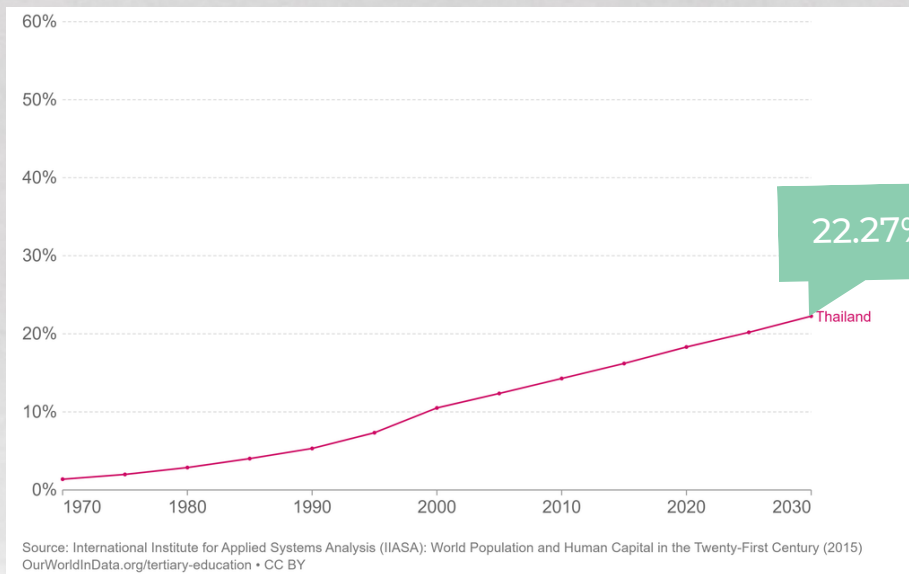Source: United Nations - Population Division (2022)   CC BY

It is expected by 2030, total population under 25 years old and above 15 years old is 17.61 million people. In which, this is the expected age to go to tertiary education level (i.e University, College or equivalent)

Projections of the share of adults educated to degree level, 1970 to 2030

Fig 2.

60%

50%

40%

22.27%

30%

20%   Thailand

10%

0%

1970   1980   1990   2000   2010   2020   2030

Source: International Institute for Applied Systems Analysis (IIASA): World Population and Human Capital in the Twenty-First Century (2015)
OurWorldInData.org/tertiary-education • CC BY

The average growth rate for adults who completed degree level education is less than 2% for every 5 years. By 2030, only 22.27% adults are getting their degree.
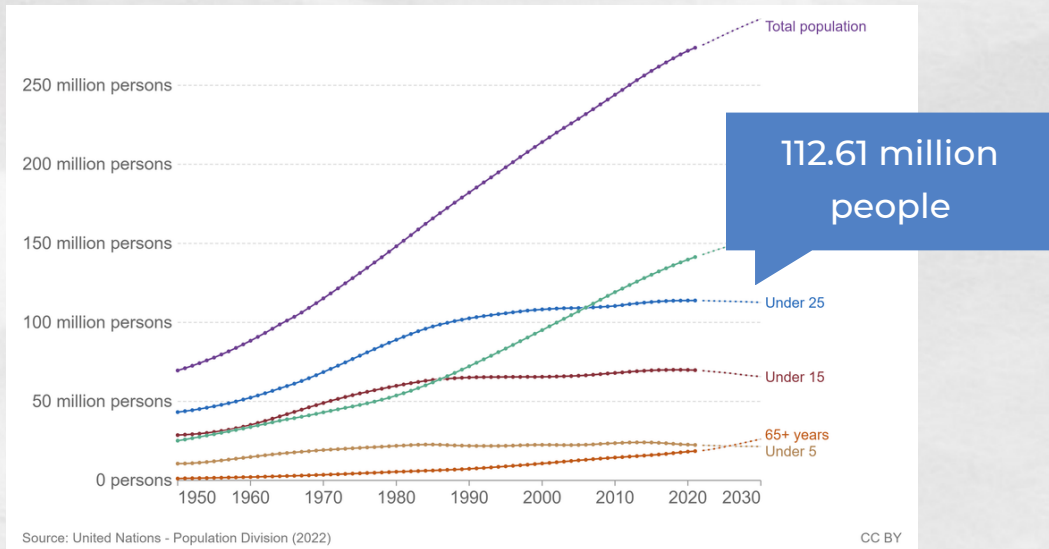
Fig 3.

On average, by 2030, only 2 out of 10 people are getting their degree

Indonesia

Population projection by age group, 1970 to 2030

Fig 1.

250 million persons

200 million persons

150 million persons

112.61 million people

100 million persons

Total population

Under 25

50 million persons

Under 15

65+ years
Under 5

0 persons

1950 1960 1970 1980 1990 2000 2010 2020 2030

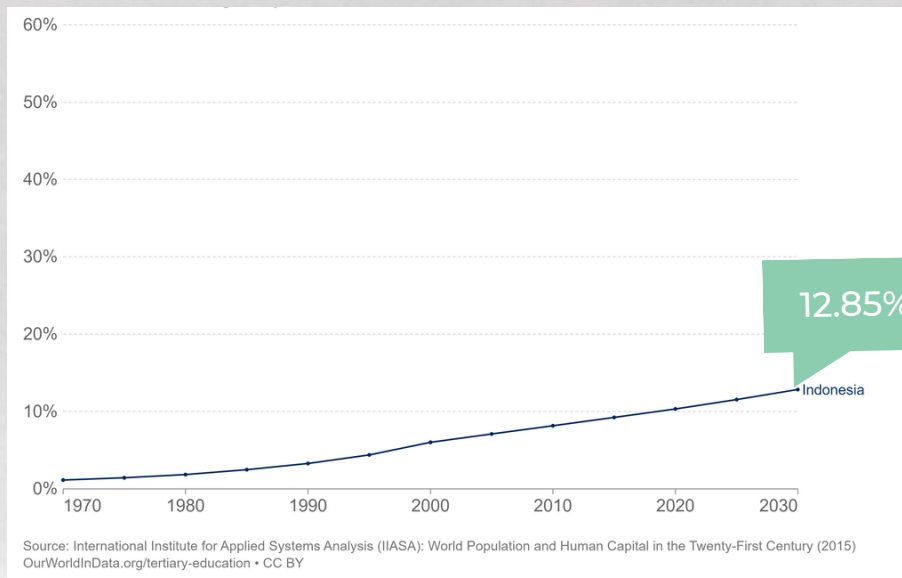Source: United Nations - Population Division (2022)   CC BY

It is expected by 2030, total population under 25 years old and above 15 years old is 112.61 million people. In which, this is the expected age to go to tertiary education level (i.e University, College or equivalent)

Projections of the share of adults educated to degree level, 1970 to 2030

Fig 2.

60%

50%

40%

30%

12.85%

20%

10%

Indonesia

0%

1970   1980   1990   2000   2010   2020   2030

Source: International Institute for Applied Systems Analysis (IIASA): World Population and Human Capital in the Twenty-First Century (2015)
OurWorldInData.org/tertiary-education • CC BY

The average growth rate for adults who completed degree level education is less than 1% for every 5 years. By 2030, only 12.85% adults are getting their degree.
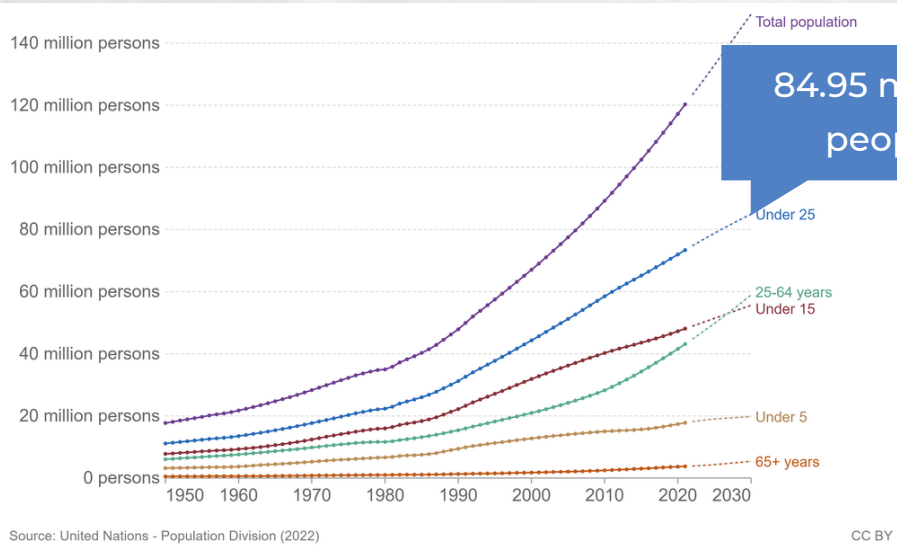
Fig 3.

On average, by 2030, only 1 out of 10 people are getting their degree

Ethiopia

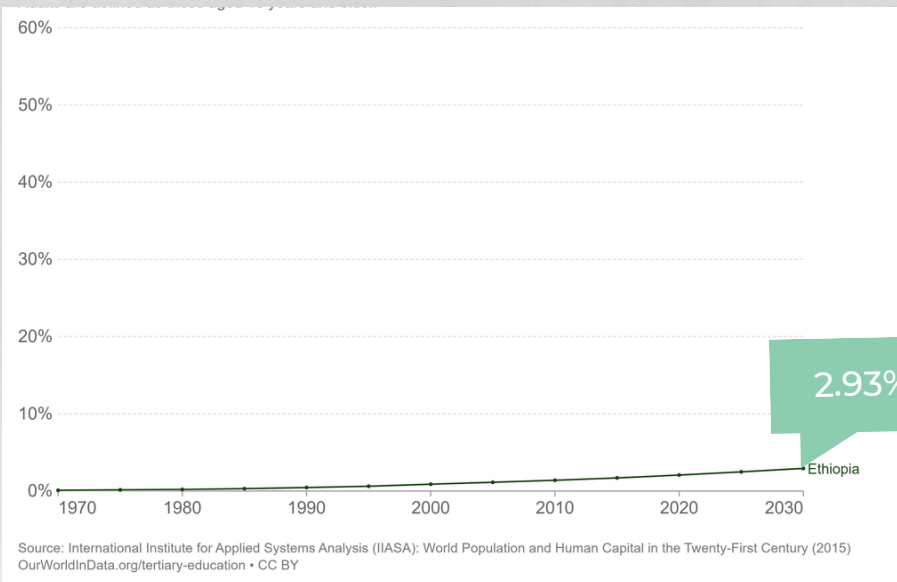## Population projection by age group, 1970 to 2030

Fig 1..

84.95 million people

It is expected by 2030, total population under 25 years old and above 15 years old is 84.95 million people. In which, this is the expected age to go to tertiary education level (i.e University, College or equivalent)

Projections of the share of adults educated to degree level, 1970 to 2030

Fig 2.

2.93%

The average growth rate for adults who completed degree level education is only 0.2% for every 5 years. By 2030, only 2.93% adults are getting their degree.
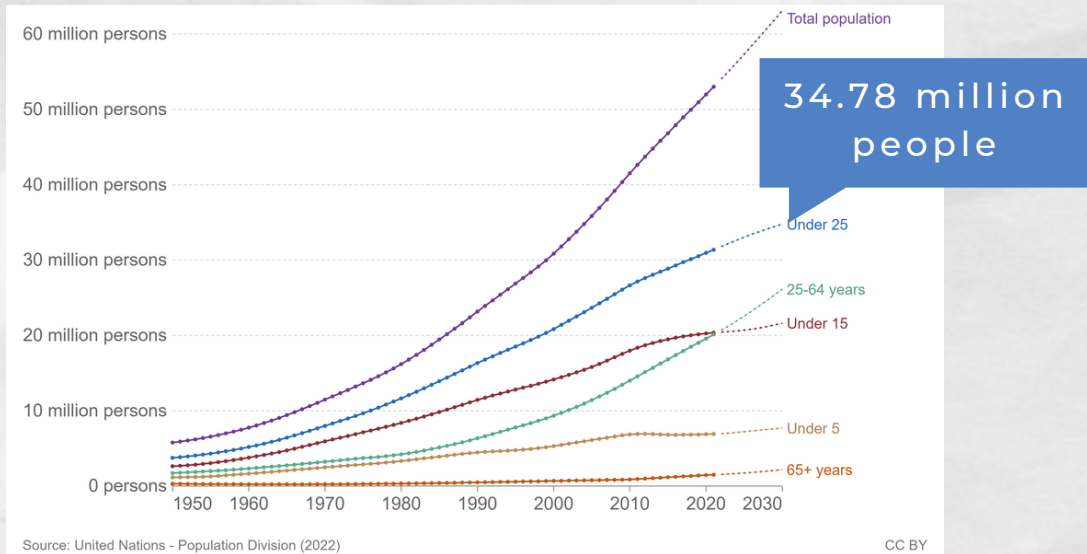
Fig 3.

On average, by 2030, most of people in Ethiopia can't go to higher education and only 1 out of 10 people are lucky enough to get their degree

Kenya

Population projection by age group, 1970 to 2030

Fig 1.

> **34.78 million people**
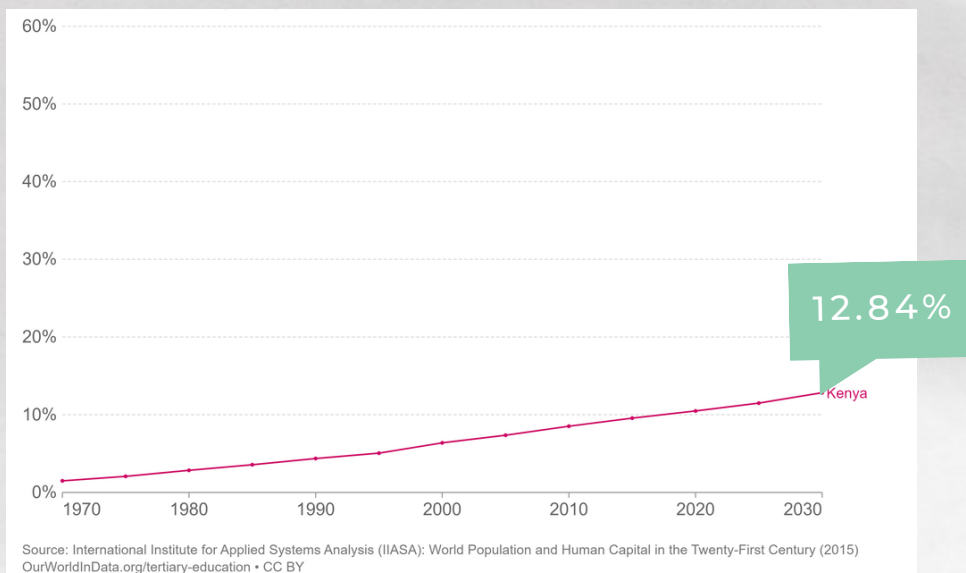
Source: United Nations - Population Division (2022)   CC BY

It is expected by 2030, total population under 25 years old and above 15 years old is 34.78million people. In which, this is the expected age to go to tertiary education level (i.e University, College or equivalent)

Projections of the share of adults educated to degree level, 1970 to 2030

Fig 2

> **12.84%**

Source: International Institute for Applied Systems Analysis (IIASA): World Population and Human Capital in the Twenty-First Century (2015)
OurWorldInData.org/tertiary-education • CC BY

The average growth rate for adults who completed degree level education is less than 1% for every 5 years. By 2030, only 12.84% adults are getting their degree.
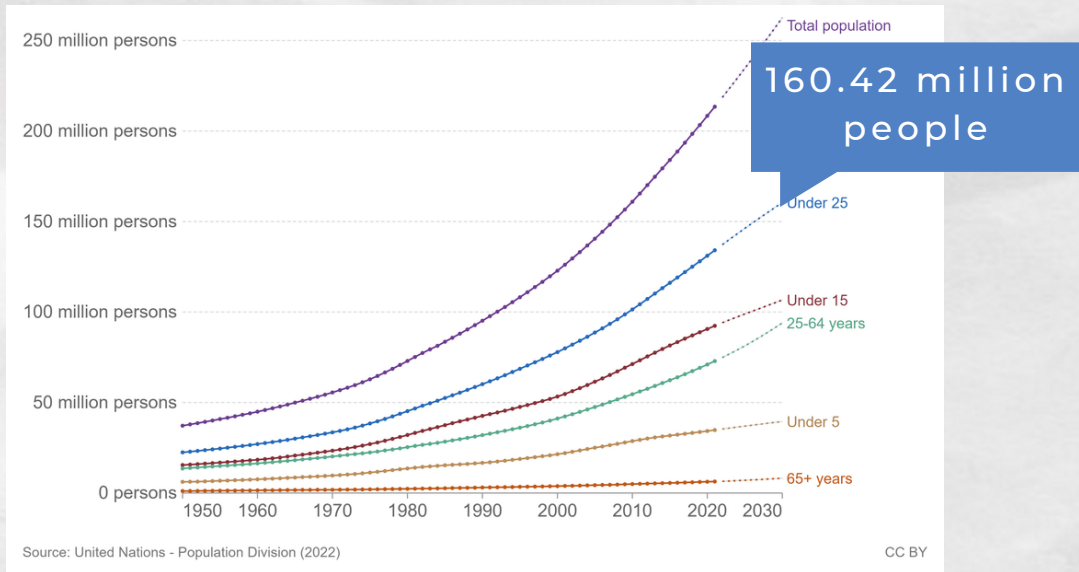
Fig 3

On average, by 2030, only 1 out of 10 people are lucky enough to get their degree

Nigeria

Population projection by age group, 1970 to 2030

Fig 1.

250 million persons
Total population

160.42 million people

200 million persons

Under 25

150 million persons

100 million persons
Under 15
25-64 years

50 million persons
Under 5

0 persons
65+ years

1950 1960 1970 1980 1990 2000 2010 2020 2030
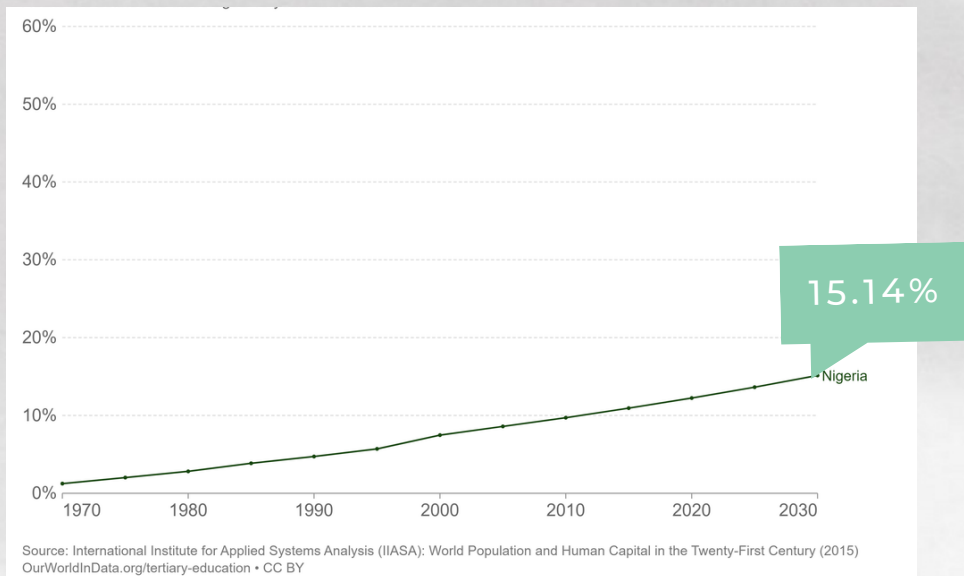
Source: United Nations - Population Division (2022)
CC BY

It is expected by 2030, total population under 25 years old and above 15 years old is 160.42 million people. In which, this is the expected age to go to tertiary education level (i.e University, College or equivalent)

Projections of the share of adults educated to degree level, 1970 to 2030

Fig 2

60%

50%

40%

30%

15.14%

20%

10%
Nigeria

0%
1970   1980   1990   2000   2010   2020   2030

Source: International Institute for Applied Systems Analysis (IIASA): World Population and Human Capital in the Twenty-First Century (2015)
OurWorldInData.org/tertiary-education • CC BY

The average growth rate for adults who completed degree level education is only around 1% for every 5 years. By 2030, only 15.14% adults are getting their degree.
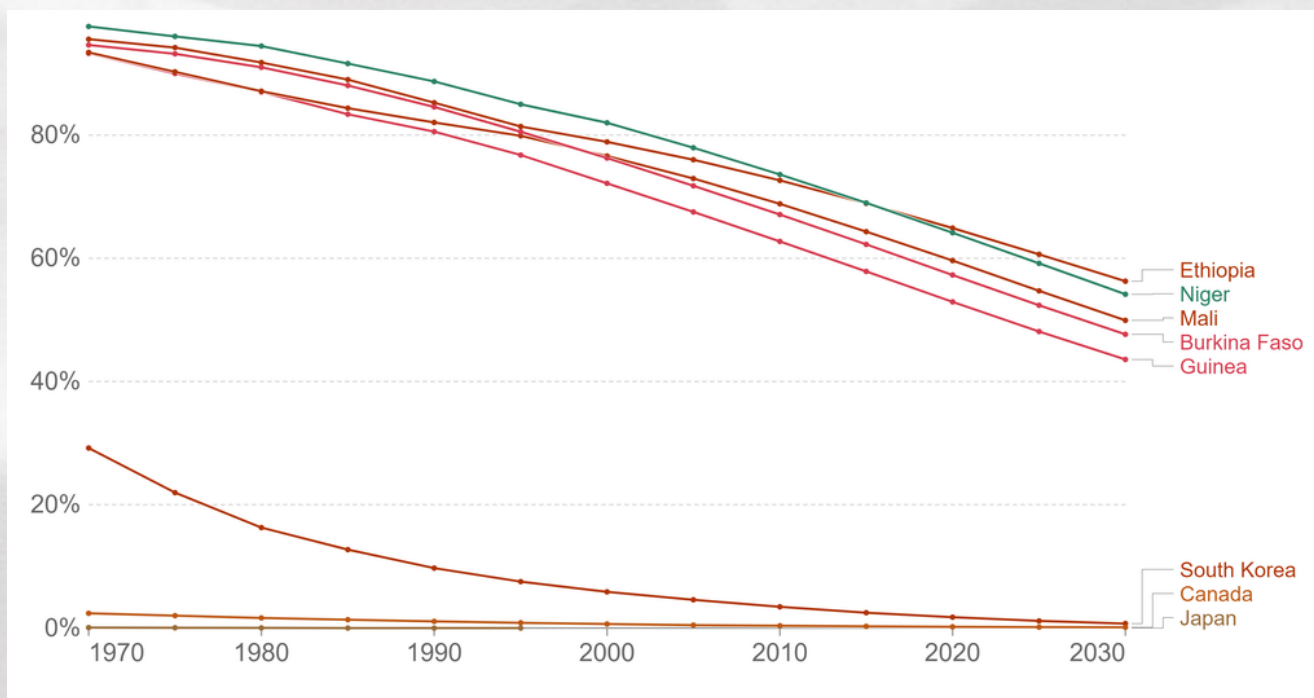
Fig 3

On average, by 2030, only 2 out of 10 people are getting their degree

According to statistical data from www.ourworldindata.org by 2030, it is estimated that there are five countries likely to have a rate of no education above 20% : Those are Burkina Faso, Ethiopia, Guinea, Mali and Niger.

Fig 1.

44.32%

Highest rate of adults educated to degree level by 2030

1.58%

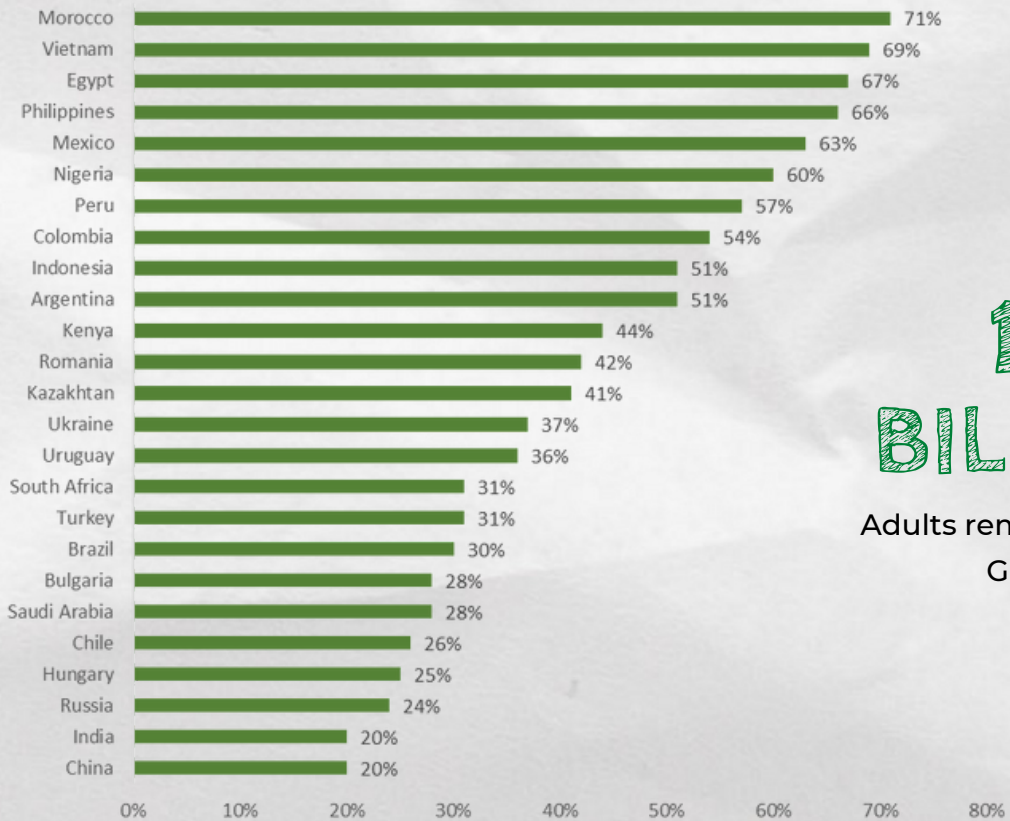**Lowest rate of adults educated to degree level by 2030**

In conclusion, by 2030 even the top leading countries with the highest rate of adults getting their degree is not even half of their population (age above 15 and under 25). In contrast, in certain countries, there are still less than 2% of people are getting their degree. This is showing that even by 2030, the inequality in education attainment will still remain high unless it is addressed.

Fig 1.

Unbanked Population 2021

Country	Percentage
Morocco	71%
Vietnam	69%
Egypt	67%
Philippines	66%
Mexico	63%
Nigeria	60%
Peru	57%
Colombia	54%
Indonesia	51%
Argentina	51%
Kenya	44%
Romania	42%
Kazakhtan	41%
Ukraine	37%
Uruguay	36%
South Africa	31%
Turkey	31%
Brazil	30%
Bulgaria	28%
Saudi Arabia	28%
Chile	26%
Hungary	25%
Russia	24%
India	20%
China	20%

1.4 BILLION

Adults remain unbanked Globally

For many people pursuing further education and work, financial services are too expensive. Though alternative services cost more over time, financial institutions often have fees, minimum deposit requirements, and other upfront costs that create steep barriers of entry for people without much cash at any given time. The education industry is also extremely centralised and government controlled. There should be a decentralised system in place to address these main problems shown and we believe we have created a solution and more for this.

2.5 billion of the worlds population are currently unbanked
Agarthea can provide them with financial services. This can boost economic growth in certain demographic areas.

Agarthea does not believe it's fair for Individual (A) in Country (A) to go to College and or/ University for free or aided by Government funding ie loan, scholarship, grants, to then leave the country after completion of their course indefinitely with no intention on returning full time and/or to pay back any student loans

Where Individual (B) in Country (B) who could even be smarter with a higher level IQ and more hard working than individual (A) has no opportunities to pursue further education. Maybe because of finance, maybe because of logistics, whatever the reason restricting individual (B), Agarthea believes in 2022 there are enough resources on Earth to be shared equally amongst all people as a fair collective. So individual (A) in Country (A) to individual (Z) in Country (Z) can all have access to the same opportunities; offered to them in the most fair, secure, efficient and eco-friendly way possible.

Without paying back anything Individual (A) leaving country (A) indefinitely leaves an amount of debt for the University/ College/ Government. This hurts those sectors and can also effect the economy. Especially if this is done on a large scale i.e. hundreds of thousands of individuals.

This is not just a problem for individuals pursuing education Agarthea solves, Together we can revitalise the whole educational industry sector to benefit mankind worldwide, more than the current state it is at in this current moment in time. We believe all minds especially the best minds should have access to the best education regardless of their demographic, financial circumstances or economic status.

SOLUTIONS

How we help Students

Students are the most important aspect of Agarthea and the main reason why Agarthea was created. Agarthea helps students of all ages around the world by bringing further educational and work opportunities to them in a fair, efficient, cost effective/costless manner.

Agarthea is a DAO (Decentralised Autonomous Organisation) meaning profits made will be given back to students to cover of tuition fees, course fees, provide scholarships, Sponsorships etc. Agarthea powered by Agartheum adopts Proof of Stake (POS), Proof of Completion (POC) and a L2E (Learn to Earn) System. Meaning it is possible for students to go to College & University and earn money for completing courses, rather than pay to go on courses.

The main purpose of Agarthea is to provide high quality free education for all individuals around the world on a P2P, fair and decentralised platform.

Students who qualify will be able to go to College & Universities not only for Free but will also have an opportunity to make money whilst doing so and completing courses. Agarthea will also provide Graduates and Students who complete courses with further work and professional opportunities.

#FeesMustFall

#AchieveAnythingAnywhere

Agarthea is a digital learning platform used for connecting and sharing information between parties and individuals in a P2P (Peer-to Peer) decentralised manner.

Students and learners on Agarthea will be presented with various tailored opportunities in the psychical and digital worlds, including the Metaverse, Augmented Reality (AR) learning and Virtual Reality (VR) learning. Students are also able to enjoy several exclusive benefits for free such as:

1) AGARTHEA PASS
Gives holders access to free educational tools & facilities, such as access to multiple public and private libraries, E-learning material, books ,educational equipment and more.

2) AGARTHEA CARD (*Optional)*
Agarthea Visa/Debit Card will offer Fintech Services such as sending and receiving money instantly. Buying, sending receiving Agartheum and other cryptocurrencies, receiving Agartheum Airdrops and Cashback on transactions.

3) AGARTHEA MARKETPLACE
You can buy, sell and trade items in a P2P (Peer-to-Peer) fair, decentralised and efficient way with individuals around the world.

4) UHS - UNIVERSAL HEALTHCARE SERVICE
We believe their should be a worldwide service similar to the NHS. Therefore Agarthea with several health insurance connections and partnerships are able to offer free healthcare via UHS (Universal Healthcare Service).

#FeesMustFall
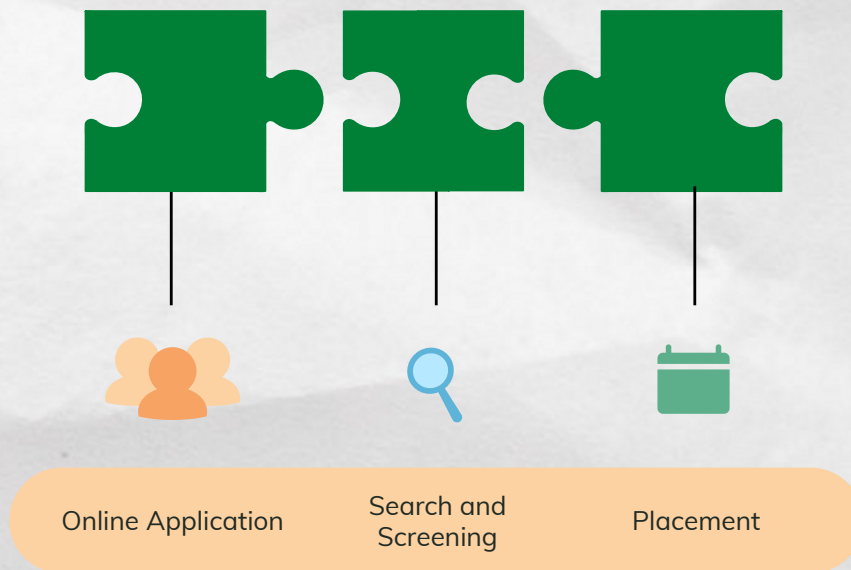
#AchieveAnythingAnywhere

PROCESS FLOW

Simplified 3 step process flow for Students and clients

Fig 1..

| Online Application | Search and Screening | Placement |

1) ONLINE APPLICATION

User completes online application for Universities/opportunities they're interested in.

2) SEARCH AND SCREENING

With our match making system, Agarthea will give students and users information according to their search inputted. All users and parties on Agarthea will go through a screening process for AML & KYC purposes.

3) PLACEMENT

The user will be given multiple choices for their next opportunity where they are in control of which one to chose to pursue.

Click here to submit your application for free

How we help Professionals

Agarthea connects professionals with businesses and companies globally. As a Professional you are able to find thousands of opportunities for your career locally and in other countries regardless if you are a beginner or an experienced qualified individual.

Through a simple 3 step process shown in the previous page, professionals (similar to students) are able to submit an application on Agarthea and have access to the best career opportunities in a secure, fair, transparent and decentralised manner.

Agarthea will not be able to see any confidential data or information between Professionals and Employers. Professionals are also able to find remote working opportunities on Agarthea. Agarthea also provides smaller opportunities such as gigs, part-time work, voluntary opportunities, internships, work experience etc.

Professionals can also make money from teaching their own skills anywhere and/or remotely on Agarthea to people all around the world at a schedule and price tariff that meets their own specific needs and convenience.

Agarthea will prioritise workers in the Educational and Healthcare sectors creating more TEFL opportunities and creating more jobs around the world in the Healthcare Sector via Agarthea's UHS (Universal Health Service).

Click here to submit your application for free

#AchieveAnythingAnywhere

How we help Universities

Universities need students to function and operate. Ultimately They need students in order to make money. We expand Universities' networks by providing them with students from everywhere across the globe.

Agarthea supplies a huge pool of vetted qualified students from across the world to Universities on a single easy to use platform.

Universities are able to communicate with and select students on their own terms in a decentralised manner where Agarthea will not be able to see any confidential data shared between students and Universities.

Universities that use Agarthea, will be able to manage, update, and monitor all students' admission, enrollment processes and anything in between related to the University all in one place. Universities are also able to integrate their Intranet / Portals with Agarthea.

We will add machine learning and automation to make the process more efficient and effective so Universities can focus more on building strategies to grow their institution.

Universities make money from student tuition fees. Some Universities have courses that are not filled, therefore they are losing potential revenue. Aswell as aspiring to connect and partner with every University on Earth. Agarthea will also create Universities; psychically and in the Metaverse to connect more people with more education and more opportunities.

Click here to list your Courses for free

How we help Businesses

Businesses need customers and employees to operate and function. Agarthea brings qualified talent to all businesses across all industries using a similar recruitment model it uses to bring students to further education and professionals to businesses shown in previous pages.

Business are able to list job opportunities on Agarthea and chose from a wide selection of the best talent throughout the world in an efficient, decentralised and fair way.

Aswell as using Agarthea to help paying employees more efficiently, businesses can also use Agarthea and Agartheum to receive, send/pay, and deal with the customers more cheaply and efficiently - for more information how your business can utilise crypto such as accepting Agartheum for payments please visit www.Agarthea.org/Agartheum.

Agarthea helps all types of businesses big and small from all sectors including real-estate, sports, gaming, travel, transportation, health, insurance, leisure, space, food etc.

Any business owner around the world big or small is welcomed and encouraged to list for free on Agarthea.

For a more detailed full breakdown of A-Z use cases for Agarthea please visit www.Agarthea.org/AtoZ

Click here to list your Business on for free

How we help Everyone

Agarthea originally called HSN (Homo Sapien Network) wants to be the biggest and most connected DAPP (Decentralised Application) platform on Earth connecting all individuals from worldwide on a P2P (Peer-to Peer) system in the most fair, efficient, decentralised and cost effective/costless manner.

Fig 1..

Students & Professionals

a

a

a

Universities

Businesses

a = αgαrτheʋɯ
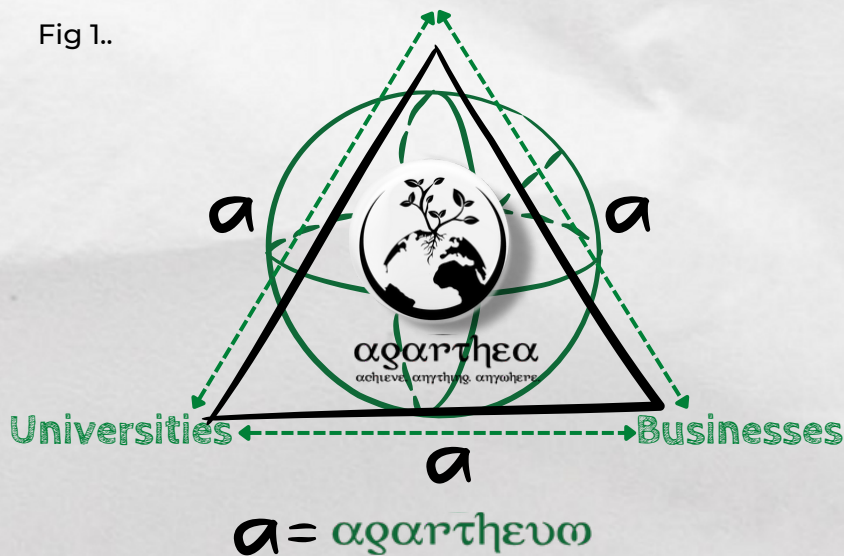
As more people use and return to use Agarthea, Agartheum and Agarthea services, the more the Eco-Systems grow. Meaning Agarthea becomes more fair, more efficient, more decentralised, and cheaper.

You don't have to be a student, professional, University or business to make use of Agarthea. Agarthea is for everyone hence why we have created 7.9B Agartheum on Earth Day 2022 that has remained untouched. Agarthea can be used by everyone on Earth from all backgrounds, all ages, demographics, religions, races, genders etc. For amore detailed full breakdown of A-Z use cases for Agrathea, please visit www.Agarthea.org/AtoZ

achieve. anything. anywhere.
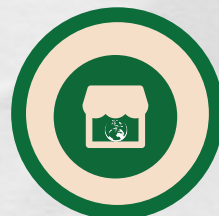
Our Services

Accommodation

Activities Finder

Agarthea Card

Agarthea Pass

Agarthea Marketplace

Apply for University

Book Flights

Consultative Approach

e-Learning

e-Library

e-Wallet & Web3 Wallet integration
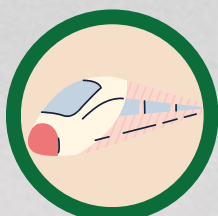
Financial Aid

Job Finder

Scholarships

Transportation

UHS (Universal Health Service)

Visa service

24/7 Customer Service

All services listed above will be available on Agarthea app

achieve. anything. anywhere.

How it all works

How is Agarthea funded?

Recruitment Fees

Application & Listing Fees

agartheum

Tokenomics

Sponsorships

Investments

Venture Capital

Grants

Donations

What does Agarthea do with profits?

Agarthea is a nonprofit DAO, meaning profits will be placed back into Agarthea and/or Agartheum Eco-Systems; focusing on funding students who lack the financial means to pursue Further Education. This includes all or some of the following; Funding, Tuition Fees, Travel, Visas, Food, Activities, Equipment, Accommodation, Grants, Sponsorships, Loans, etc.

Monthly and Quarterly Audits will be published to provide full transparency. All Audits along with Team Wallet Addresses including all activity will also be shown and accessible 24/7 on www.agarthea.org/Transparency via PolygonScan.

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INCOME & EXPENSES

(Example)

DATE	INCOME		AMOUNT
O.	Agartheum Application Fees Agartheum Sell Tax Crowd Funding		∞
O.	Donations Investors Loans Grants Listing Fees Merchandise Sales		∞
O.	Partnerships Sponsorships Recruitment fees Venture Capital		∞

O. = Ongoing

TOTAL ∞

(Subject to changes)

DATE	EXPENSE	AMOUNT
O. & Y. ₂₂/₀₄ Earth Day	Agartheum Buy Backs	($x\%$) OF PROFITS (TBD)
O.	Accomodation Employees Grants Donations Flights Loans	∞
O.	Legal Fees Maintenance Merchandise Production Other business costs Other Financial Aid	∞
O.	Partnerships Student Fees Server Costs Scholarships Sponsorships Travel Visa	∞

O. = Ongoing

Y.= Yearly

TBD = To be Decided

TOTAL ∞

(Subject to changes)

USP'S

(UNIQUE SELLING POINTS)

Full transparency

Decentralized P2P *(we can't see your data)*

Fair voting system

Universal educational point system

NFT's (Non Fungible Tokens)

Agarthea App

Liquidity pool

Fully visible monthly and quarterly audits

Travel & Visa

agarthevm

Agarthea's aim is revolutionize the Education Sector to make it as accessible, fair, decentralized and as cost effective/costless as possible for ALL individuals, Available 24/7 365, and autonomous.

The most effective way we can achieve this as a worldwide populus collective is if we we utilise P2P across the world. Connecting students & professionals in the most fair and decentralized manner, providing everyone with an equal say and an equal vote whilst showing full transparency at all times.

#AchieveAnythingAnywhere

PRODUCT

Early concept. Subject to change anytime
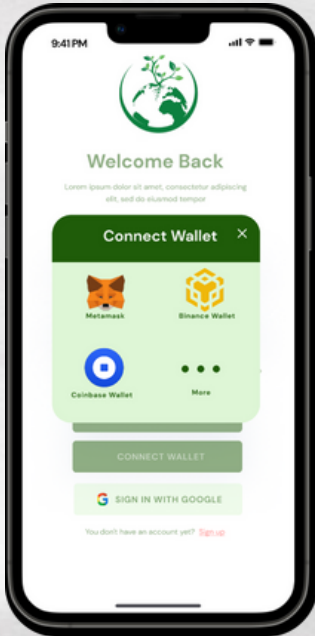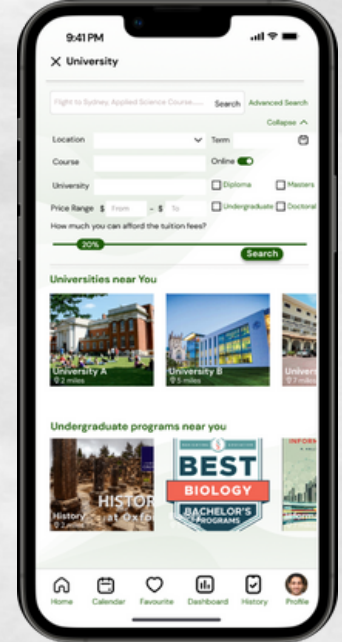
Fig 1.   Fig 2.   Fig 3.

The above examples show 1) Log in Screen, 2) Dashboard, 3) University Search

The main product of Agarthea is the Agarthea Dapp (Decentralized application). Agarthea is available on mobile, Android & IOS, PC and Desktop. To use Agarthea you will have to pass AML and KYC procedures to protect the integrity of the application and Agarthea. All listings on Agarthea will be shown on the App and web/desktop applications.

You are able to link your Agartheum with the app using your own secure number of wallets. The app is decentralised, interoperable, efficient and able to interact/ connect with other platforms and cryptocurrencies such as BTC, ETH, HBAR, XRP etc. You will be able to operate fair voting rights aswell as all of Agarthea services shown in the Services page. The Agarthea app will also include AR, VR, and Metaverse compatibilities.

For a demonstration please scan the QR Code below

#AchieveAnythingAnywhere

COMPARISON

(Centralized) Educational Services

	agarthea	ciee	idp	IES Abroad	unimy	FEENIX	uniathena
Search Universities	✓	✗	✓	✗	✗	✗	✗
E-Learning	✓	✗	✗	✓	✓	✗	✓
Consultation	✓	✓	✓	✓	✓	✗	✗
Scholarship & Aid	✓	✓	✓	✓	✗	✓	✗
Activities	✓	✓	✗	✗	✗	✗	✗
Transportation	✓	✗	✗	✗	✗	✗	✗
Accommodation	✓	✗	✓	✗	✗	✗	✗
Visa Service	✓	✓	✓	✗	✗	✗	✗
Job Portal	✓	✓	✗	✗	✗	✗	✗
Integration	✓	✓	✗	✗	✓	✗	✗
Fintech Service	✓	✗	✓	✗	✗	✗	✗

(Centralized) Educational Services

	agarthea	teachable	coursera	Udemy	edX	Future Learn	MOS
Search Universities	✓	✗	✗	✗	✓	✗	✗
E-Learning	✓	✓	✓	✓	✓	✓	✓
Consultation	✓	✗	✗	✗	✗	✗	✓
Scholarship & Aid	✓	✗	✗	✗	✗	✗	✓
Activities	✓	✗	✗	✗	✗	✗	✗
Transportation	✓	✗	✗	✗	✗	✗	✓
Accommodation	✓	✗	✗	✗	✗	✗	✗
Visa Service	✓	✗	✗	✗	✗	✗	✗
Job Portal	✓	✗	✗	✗	✗	✗	✓
Integration	✓	✓	✓	✓	✓	✓	✓
Fintech Service	✓	✓	✓	✓	✓	✓	✓

(De-centralized) Blockchain Based Educational Services

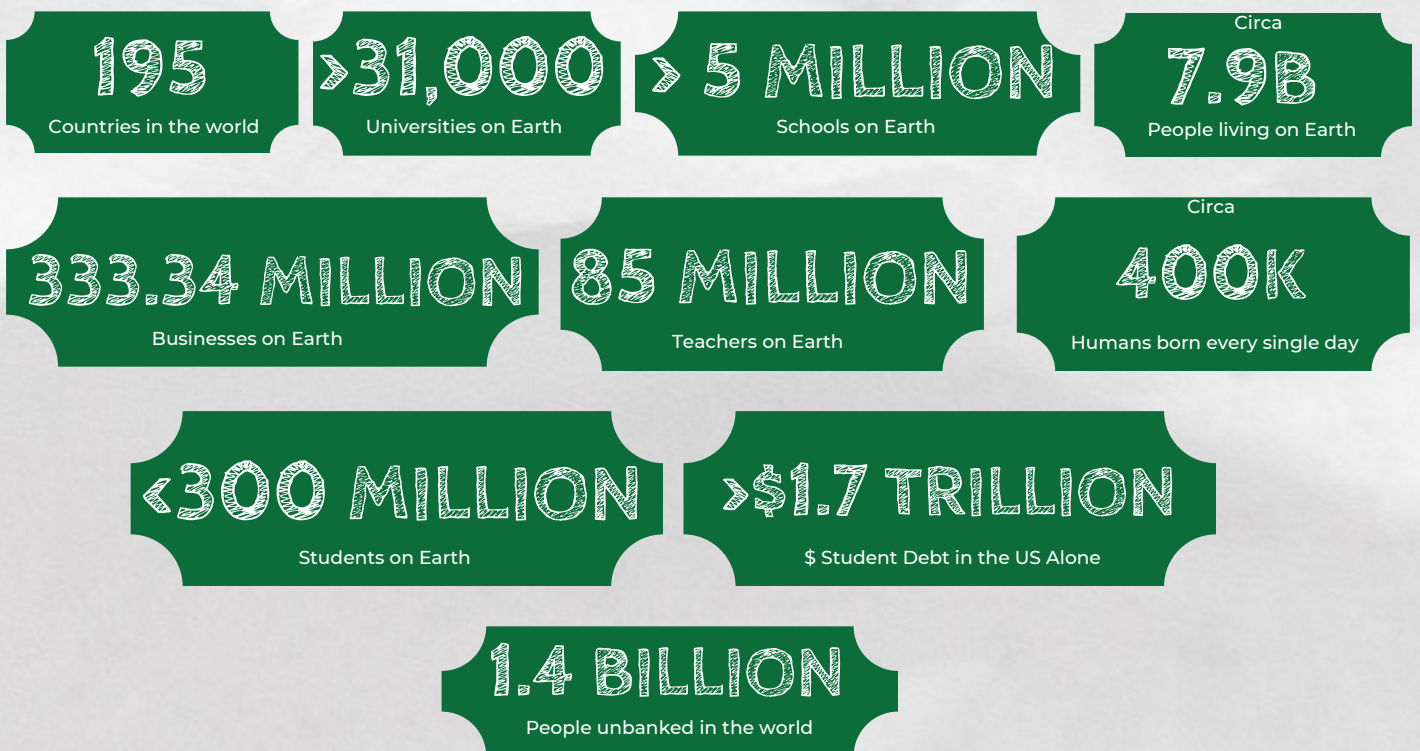|	agarthea	Studyum Foundation	tutellus	LEDU
Search Universities	✓	✗	✗	✗
E-Learning	✓	✓	✓	✓
Consultation	✓	✗	✗	✗
Scholarship & Aid	✓	✗	✗	✗
Activities	✓	✗	✗	✗
Transportation	✓	✗	✗	✗
Accommodation	✓	✗	✗	✗
Visa Service	✓	✗	✗	✗
Job Portal	✓	✗	✓	✗
Integration	✓	✓	✓	✓
Fintech Service	✓	✓	✓	✓

PARTNERSHIPS

We want to partner with as many parties as possible to deliver the biggest vast range of courses and opportunities to people all on one P2P platform, globally, fair, efficient and decentralised.

We aspire to partner with all Universities private and public and Universities that don't exist yet but will in future. Below are the possibilities/opportunities for Agarthea & Agarrhea ecosystems:

195 Countries in the world	**>31,000** Universities on Earth	**> 5 MILLION** Schools on Earth	Circa **7.9B** People living on Earth

333.34 MILLION Businesses on Earth	**85 MILLION** Teachers on Earth	Circa **400K** Humans born every single day

<300 MILLION Students on Earth	**>$1.7 TRILLION** $ Student Debt in the US Alone

1.4 BILLION
People unbanked in the world

Agarthea does NOT compete directly with existing learning platforms or the existing international education exchange programs featured in this Greenpaper. In fact Agarthea welcomes a partnership with every single one of them. If we are able to merge into one as a whole we can all be more effective at meeting our goals, providing quality education to many, in new emerging ways.

For Agarthea to operate in the most effective, fair and decentralised way, it must be owned by the people. The more people that own small parts of Agarthea and Agartheum there is, the more effective, fair and decentralised everything runs together.

Agarthea is not available for public or private investment yet but if you keep followed you will be notified as and when investment into Agarthea is available. You are still able to donate to Agarthea and we will show in full transparency at all times how your donations are used. We will also include several audits shown on our website through 3rd Parties.

In the meantime you are still able to own a piece of Agarthea by owning and holding Agartheum. The more individuals who own and hold Agartheum the more decentralised Agartheum and Agarthea networks and eco-systems will be.

Ultimately it's not the partnerships Agarthea has. It's the partnerships created on Agarthea that means most.

We have a worldwide solution in a new emerging market. We are living in a day and age where something like this is possible. The question is why hasn't it been done already?

We believe a system like this being created is inevitable. The question is will it be centralised and controlled or decentralised and owned by the people? We believe Agarthea is the best solution to keep it as fair, efficient, cost effective/ costless and decentralised as possible.

We wish to work and connect with everyone on Earth to make this the fairest system ever created. Agarthea will also include local partners and home grown talent when possible. We will disclose partners in the coming months and ongoing future.

Agarthea is happy to connect and partner with all business small and large, aswell as all individuals in every aspect of life.

All partners and partnerships including governing council members will be shown on www.Agarthea.org.

All partners and partnerships of Agarthea will have a public voice, governance and voice in the future of Agarthea.

To apply to be a partner or work with Agarthea please visit www.Agarthea.org/Partnerships or email us directly on Info@Agarthea.org.

SWOT ANALYSIS

Strengths

- Agarthea Debit Card & Agarthea Pass
- Agartheum
- All round services
- AR & VR Learning
- Creation of new marketplaces
- Data & money privacy & ownership (Self Custody with Sponsor options)
- Decentralised & Peer-to-Peer
- Disruptive strong unique idea (new emerging market)
- Donations & Grants
- Fair voting rights (including DAO)
- Fast and efficient money transfers
- Fully Integrated and transparent (Interoperability)
- Personal bespoke approach
- Reliable, Scalable, Secure fair system
- Solid foundation with strong business plan and roadmap
- Support local businesses
- UHS - Universal Health Service
- Worldwide accessibility with no demographic & geographic restriction

Weaknesses

- cryptocurrency can be volatile
- Governance and legal resitrictions
- Lack of education towards cryptocurencies and Web3, most people don't even understand BTC
- Legal proceedings
- New technology
- Regulatory issues
- Small team to start with

SWOT Analysis

Opportunities

- Agarthea demand will grow bringing new users to the platform
- Can transfer agarthuem to stablecoins like BUSD, USDC etc and to fiat and back to Agartheum
- Chance to be used in every single country accross the world
- Competitive advantages (Repeat Customers)
- Connecting every human on Earth in a decentralised fair manner
- HQ's for Agarthea will be placed in Dublin and Mauritius, aswell as other strategic locations
- Increase of demand brings more liquidity to Agarthea and Agartheum
- Interoperability - can transfer to other cryptos on different chains
- New niche market with proven potential and success
- Opportunity to utilise tax havens to provide maximum liquidity due to geographical locations
- Partnerships with various businesses in different sectors
- Partnerships worldwide with various parties & individuals
- Starting location base (strategic geographical locations)

Threats

- Bad advice / outside influence
- Could be perceived as unsecure/unreliable
- Fake News
- FUD
- Government regulation
- Malicious parties or hackers trying to attack the network
- Market trend & volatility
- Future competition
- Organisations like WEF(Not decentralized) trying to take ownership of Agarthea &/ or your Agartheum
- World might struggle at first to understand this new market
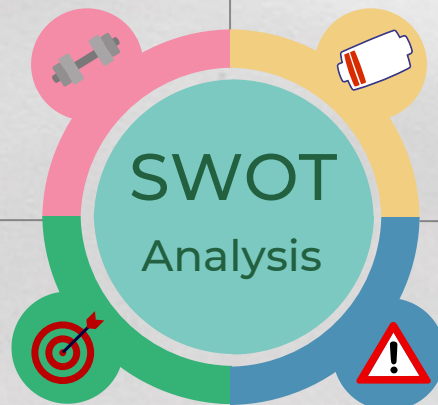
CONCLUSION

ECO-SYSTEM

Agarthea works as a DAO (Decentralised Autonomous Organisation, it has many factors incorporated which make it sustainable, eco-friendly, scalable fair and efficient. Agarthea targets a new market with an endless amount of possiblties for growth.

Fig 1.

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Fig 2.

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a1   a2

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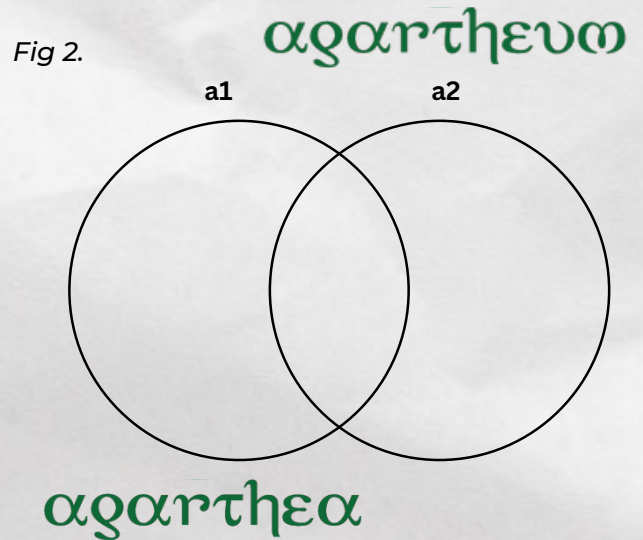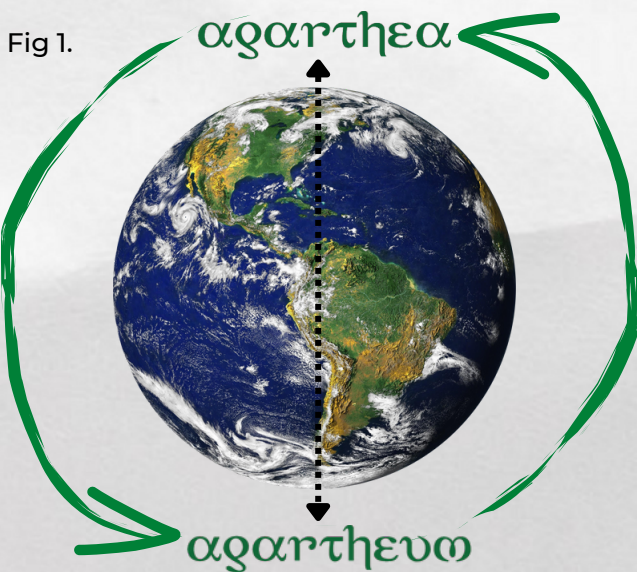
Agarthea & Agartheum are not mutually exclusive. They can work alone but work best and more effective in conjunction together. Agarthea and Agartheum are both needed to enable an L2E (Learn to Earn) System.

Agarthea and Agartheum can be used and utilised by every single person on this Earth including you reading this paper. The following page shows our main connecting sectors and how they are connected / implemented.
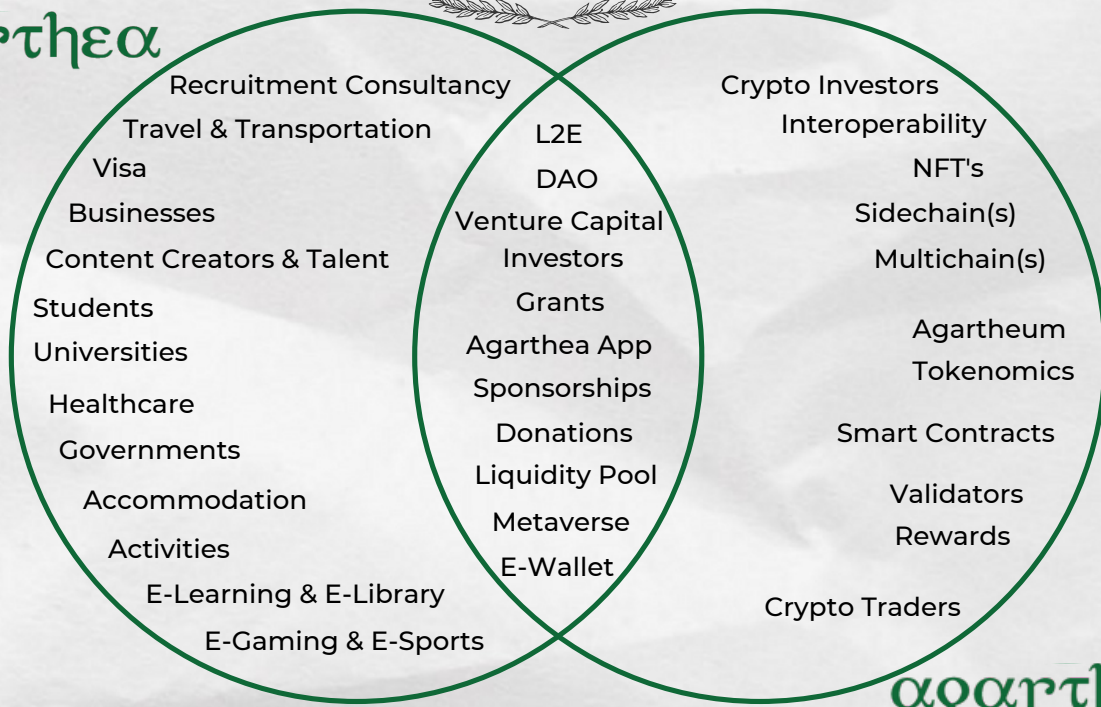
#AchieveAnythingAnywhere

Fig 1.

αγαrτhεα

Recruitment Consultancy
Travel & Transportation
Visa
Businesses
Content Creators & Talent
Students
Universities
Healthcare
Governments
Accommodation
Activities
E-Learning & E-Library
E-Gaming & E-Sports

L2E
DAO
Venture Capital
Investors
Grants
Agarthea App
Sponsorships
Donations
Liquidity Pool
Metaverse
E-Wallet

Crypto Investors
Interoperability
NFT's
Sidechain(s)
Multichain(s)
Agartheum
Tokenomics
Smart Contracts
Validators
Rewards
Crypto Traders

αγαrτhευm

In conclusion we have created a strong, digital, hybrid, DAO, eco-system and platform which can help humanity and will help and continue to help humanity because it is fair, decentralised, scalable, secure, efficient, and cost effective. Agarthea is designed with longevity at the forefront of our minds and believe we have created something revolutionary to stand the test of time. Agarthea is essentially a worldwide P2P (Peer-to-Peer) digital community, our end goal is for everyone on Earth to be able to   *αchιεvε. αnγthιnɡ. αnγwhεrε.*

DECENTRALISED
SCALABLE
SECURE
FAST & EFFICIENT
CARBON NEURTRAL
P2P
L2E
TOKENOMICS
BUY BACKS & COIN BURNS
FULLY TRANSPARENT

This paper will be followed by Agartheum Greenpaper after the FAQ Section.

#AchieveAnythingAnywhere

FAQ'S

Can I Study at University for Free?
Yes if you meet the requirements

Can I Really Study Abroad for Free?
Yes, Agarthea platform facilitates donors and scholarship providers to fully fund our students who can't afford an education at all. Our students can apply for fully funded education if they need it.

Is There Any Fees?
No, there's no fees to use Agarthea platform. However, there will be some minor fees for listing or transaction using Agartheum as stated on the tax section on Agartheum Greenpaper. There's no hidden fees and we list all of our fees on public domain.

Do I Have to be a Student to Use Agarthea?
No. You can use our platform if you're not a student. We have other services that people can use because we want Agarthea to be a platform for everybody.

Is Agarthea a Bank?
No. We are a fintech solution utilising blockchain. We may however have an online bank in the coming years.

Can I Use Agarthea If I am Under 18?
Yes if you have consent signature and KYC from a parent or guardian.

What Made You Come Up With This Idea?
Our founders have been traveling through South East Asia and witnessed there are a lot of children and people who actually don't get education they deserves. Child labour also common in these countries. With that, our founders promised to themselves they want to help those people to get proper education because they are our future. Who knows, one of them might be the new great inventor who can solves hunger, or disease, etc but because they don't get the education and they don't exposed to knowledge they need, their potential could never be harnessed.

Why Decentralized?
We don't own or hold your data. We don't want to and bottom line is we shouldn't.
Your personal data should remain your personal data in any platform you use.
Agarthea will never sell or share your data with any 3rd parties without your consent.

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Are You Planning to Have NFT and Metaverse?
Yes. We're planning to use NFT and Metaverse inside Agarthea platform.

How Do You Use NFTS?
Several ways: voting, tickets for events, certificates of completed courses. Ownership of items you wish to sell over Agarthea.

Why Should I Use Agarthea / Agartheum Instead of Another Recruiting System
Agarthea is not just an ordinary recruiting system. We aim to be a one-stop solution in education both for students and Universities and anything in between. We are also decentralized in which we are transparent, and fair for everyone.

Can Investing Into Agarthea Now Help Secure My Children University Fees When They Are 18yo?
Absolutely. You can invest into Agarthea now to prepare for your children's future. There's no time limit in investing or holding Agartheum and all your funds will not be expired.

Will I Be Able To Track How Much Profit Or How Much Goes Into Helping Students?
Yes. We will publish all the transaction information on our website and people can see it LIVE. People can go directly to our polygon scan page. We will also publish all the links on our website.

What Do I Gain From Sponsoring a Student?
By sponsoring a student, You're helping to solve poverty and you're building a better future by providing a child with proper education to build their knowledge, skills, and expertise to solve problems in the world.

Is There Any Point Based Cash Back System?
Yes. Agarthea user can collect point and redeem their points with benefits offered for Agarthea users.

Can I earn Agartheum Points From Taking Students From The Airport to Accommodation or To Uni?
Yes very much like Uber, Grab, Gojek, Lyft, etc

What If I Never Use My Points, Do They Expire?
No they ill stay on the blockchain indefinately

Can I Have an Overdraft?
If you qualified - Yes.

Can I Use My Existing E-Wallets On Agarthea?
Yes. Agarthea platform enables our users to use from wide range of Web3 wallets outside our network.

Will There be Referral Program for Agarthea Users?
Currently, we don't have referral program. But we're considering to add this feature in the future. Stay tune on our website for future updates/upgrades.

Do You Have Merchandise? And If You Do, Where I Can Buy?
Yes, We're planning to have merchandise and it will be available on most major ecommerce sites such as Shopify, Amazon, eBay, etc or on our website

FAQ'S

Question still unanswered?

For a full list of FAQ's scan QR code below or please visit
www.Agarthea.org/FAQs

If you still don't see an answer to your question please email us on
Info@Agarthea.org

f @Agartheum

🐦 @Agartheum

📷 @Agartheum

in @Agartheum

🤖 @Agartheum

@ info@agarthea.org

DISCLAIMER

PLEASE DO NOT PRINT

We have named this document a Greenpaper instead of a Whitepaper because we want to remain green and as eco friendly as possible. We have also included QR codes and links throughout the paper for references.

Internet access is advised for full optimisation.

Nothing in Agarthea Greenpaper or Agartheum Greenpaper constitutes to financial advise.

DO NOT Invest into Agarthea or Agartheum as information herein does not constitute financial advice, investment advice, trading advice, or any other sort of advice and you should not treat any of the content as such.

DO NOT invest into Agarthea or Agartheum to make a quick profit, our goal is to get people on board to benefit someone in a less fortunate position as yourself.

DO NOT Invest into Agarthea or Agartheum using all of your capital. Agarthea is not intended to constitute securities or any investments in any jurisdiction. By purchasing any Agarthea products/services, you agree that you are not purchasing a security or investment and you agree to hold the team harmless and not liable for any losses or taxes that may incur.

DECENTRALISED
SCALABLE
SECURE
FAST & EFFICIENT
CARBON NEURTRAL
P2P
L2E
TOKENOMICS
BUY BACKS & COIN BURNS
FULLY TRANSPARENT