



# WHITE PAPER

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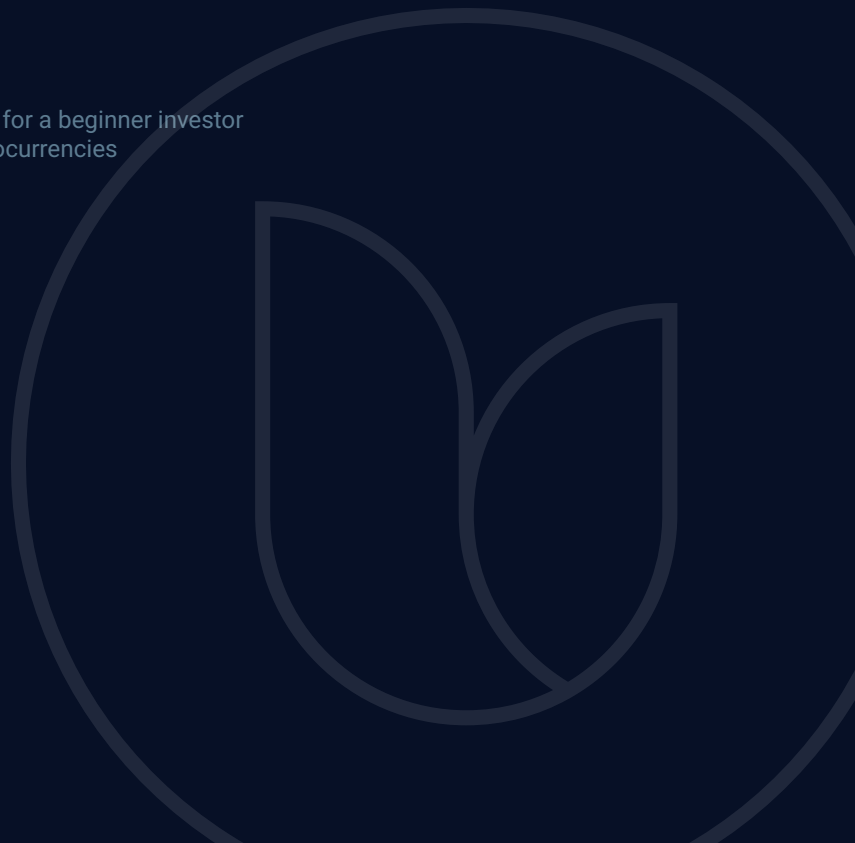
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## INTRODUCTION



The popularity of cryptocurrencies is increasing all over the world and blockchain is currently the fastest growing technology of the 21st century. The growing interest in this decentralized and distributed database in the open source model in the Internet network has been noticed for several years. According to forecasts of many experts, solutions based on blockchain technology can significantly impact on many aspects - for example on the world of technology, our everyday life and the functioning of financial institutions, states and the sphere of politics.

Advantages and disadvantages of investing in cryptocurrencies:

Unfortunately, we can not treat investing in cryptocurrencies by looking at them only through the prism of pink glasses, but objectively - there is some risk associated with this. Although blockchain as a transaction register is a completely safe technology, let's not forget that there is the possibility of stealing the fundings from the exchange market or virtual wallet.

Another issue that can not be forgotten is the risk associated with the volatility of cryptocurrencies. The market is unstable, completely built on speculation. Investors are divided into two groups - those who are just beginning their adventure with cryptocurrencies, guided primarily by emotions and those who are already experienced, and their decisions are made on the basis of information, analysis, events or current trends on the cryptocurrency market.

Our platform is a response to the growing needs, a solution created for each recipient and each investor, focused on the implementation of a specific task - the accumulation of important information and the creation of easy access to them. Quick access to the right information, events or analyzes will certainly have a positive impact on the investment portfolio and will minimize the risk.

The cryptocurrency market is a new and innovative but extremely interesting approach to investing - here information and speculation counts much more than the foundations, assumptions or experience of specialists. Nevertheless, there is no doubt that the constantly evolving blockchain technology is just the tip of the mountain of possibilities. According to many specialists, this technology has the potential to revolutionize today's world, becoming the subject of growing interest from large corporations like Apple, Alibaba, Microsoft and countries like USA, Japan, Russia, India.

Utile Network is specialized platform made to better understand development and ecosystem of blockchain based on creations, information and speculations to reduce investment risk.

## PLATFORM DESCRIPTION

Utile Network is an infrastructure that allows you to crowdsource blockchain ecosystem data in a transparent environment. It allows to receive rewards for generating, adding, monitoring and detecting valuable information.

It is a platform, which main aim is to build a community sharing information and working together for its own and overall success. The platform provides unmatched tools for expertise and trade to maximize profits from asset trading. This is a great way to compensate for or fill the gaps. This platform is primarily a revolutionary management of investments and strategies through the creation of infrastructure that rewards associates. The Utile.Network platform is a social platform. It offers access to information, signals and analyzes of the cryptocurrency market created by users. If you create an account on the platform, there are a number of possibilities ahead of you as a user. Each beginner or experienced investor in the cryptocurrency market will be able to freely use all available platform functions and the information collected on it.

### WHY IT IS WORTH USING IT?



On the platform, all users have the option of sharing signals, verified information, their private analyzes and thoughts about the cryptocurrency sector.



Each of the platform members has the opportunity to create their own private collection of publications by charging fees from other users subscribing to the profile.

### TRANSACTIONS AND FEES ON UTILE.NETWORK

All transactions on the platform will be settled through UTL tokens. Users will have the option of acquiring tokens by sharing their content and voting for the content of other users. Thanks to this, everyone will be able to contribute to the development of the entire platform.

The collected tokens can be used in various ways - they can be paid out on our personal wallet, we can spend them on account development on the platform or purchase access to a private group and join another user's subscription. This will let us preserve the token fluidity. The owner determines the method of payment - he indicates whether the payment will be monthly or it will be a lifetime payment.

## TWO UTILITIES DESERVE ATTENTION IN THIS RESPECT:



Participation in the helping desk - this is a place created to solve problems, where you can answer users questions and receive tokens in exchange for it



The possibility of customizing the profile - in exchange for tokens, the user will be able to personalize his own profile on the platform, for example in order to place a banner of a business partner.

## UTILE.NETWORK IS A SOLUTION FOR



**Investors**



**Publishers**



**Influencers**



**Market Analysis  
Experts**



**New Projects**

### 2.1 UTILE NETWORK GOAL

- Crowdsourcing of blockchain ecosystem data on our platform - it is a process in which users are able to obtain ideas, information from a wide range of platform users.
- By connecting tools and protocols implemented on platform we allow to share, gather and filter data to help potential investors as well as provide individuals with promotional tools to increase the possibility of sharing their publications and monetize on it.

### 2.2 KNOWLEDGE BASE

Introduction of Utile's official educational section and personal helping desk is associated with one specific aim - minimize risks connected with investing in cryptocurrency assets.

## 2.3 UTILE NETWORK

### ATTRIBUTES



#### Transparency

Due to the visible history of content generated by publishers, archived statistics of potential profits, users can judge the value of provided information and their creators.



#### Knowledge

Using the platform, the user gains access to all types of analyzes, articles, signals and guides from the field of cryptocurrencies.



#### Managing communities

This allows investors to join private groups of creators. To be able to join their private publication library, investors indicate specific requirements that must be met. Platform users have the option of freely exchanging information and insights in conjunction with cryptocurrencies.



#### Reward system

This is the mechanism that allows you to receive Utile Tokens. The user who publishes useful information on the platform and the user who evaluates of other users content will be rewarded with Utile Tokens.



## Self-promotion

Promotional tools that allow creators to promote their work and advertise their company or brand to further deepen their own knowledge and knowledge of other users. Active use of the platform, which helps in its expansion leads to an increase in the range of presented content.



## Finished product

Platform in Beta version ready for use before main token sale.



## Founder System

It is a team of specialists monitoring the development and progress of the entire platform. They are trusted community advisers who care about constant development and allow investors to build knowledge.



## A question and answer panel (helpdesk)

a place created for users who can ask or answer questions, receiving tokens in return, contributing to the development of the platform.

## 2.4 SUMMARY

1. The Utile.Network platform is an online service that collects, presents and provides information added by active users, including investors in the field of blockchain technology.
2. The principle of this website is the ability to create your own content, which will later be voted by other users. Voting consists in adding so-called "Evaluation points" or reporting a specific article. With the development of your content, each participant taking an active part in building the platform has the option of acquiring UTL tokens and multiplying them. What is important - each added content can be additionally commented, which has a positive impact on its credibility.
3. Each registered user can create their own individual account, allowing other users access to articles or signals, giving them the opportunity to comment or rate entries. There is also the possibility of creating your own individual group of recipients. Dividends will be collected from customers every month or based on the "life time" system.
4. The platform allows each user to participate in a chat discussion on the home page and their private chat on the profile.
5. The account created on the Utile.Network platform will be able to be developed and improved depending on your UTL tokens. The greater the number of tokens associated with the account, the higher will be the potential for profits. In other words, you can increase your profits by freezing tokens in the account. Each subsequent publication will have an extra bonus percentage attached to it based on the obtained result.
6. The use of the website is completely free - you can use all the functions offered free of charge - you do not have to pay any costs, both when it comes to using the website and tracking information from the blockchain world and watching other members of the platform.
7. The Utile.Network is a platform that combines discussion forums, social networking, analytical and operational tools into one service that aims to provide information about innovations, novelties, and opportunities in the blockchain sphere. The basic mission of the platform is to reward the time spent and level of contribution of each user in an efficient the manner by distributing UTL tokens.



# PLATFORM AND TOKEN FUNCTION

## 3.1 PLATFORM FUNCTION

### **Platform content combined with evaluating protocol as determinant of quality**

Information published on the platform will be evaluated by both, the community and the founders, providing clear overview of its quality and legitimacy to others.

### **Occasion to acquire necessary knowledge for investors and evaluate potential of influencers and experts in transparent environment**

The platform will enable users to check the statistics or reach cryptocurrency advisers on the platform to assess the quality of the information they provide. People looking for opportunities to invest and information on how to do it will be able to learn from specialists in the use of unbiased, high-quality knowledge.

### **Platform as promotional tool**

Through a system of automated statistics from trading ideas or published articles, we are giving tools for members who will promote their publications to new communities. In this way, members will be credible with their commitment and at the same time will contribute to the development of the platform.

## 3.2 TOKEN FUNCTION

### **A reward for contribution on the platform**

Every post created on Utile's decentralized network will be priced in UTL Tokens for the author, depending on how useful the information in the post turns out to be.

This reward will depend on several factors:

- Sum of points gathered through community evaluation
- Profile Rank
- Final result achieved in trading idea

### **Reward for founders**

Utile Token will be used as a guarantee of platform content development by rewarding the founding members.

### **Means of payment**

UTL Token will be used as a transaction medium - all activities will be carried out through this means of payment. In the 'featured' tab on the website, the platform will allow members to place publications in exchange for UTL tokens if one wishes to better promote their own content.

Another use of token payments is the reward for participation in the helping desk area and ability to customize your own profile.

## **FOUNDER SYSTEM**

### **4.1 WHAT IS FOUNDER SYSTEM**

It's the core feature of our platform. It aims to allow users to connect and learn from experts in the cryptocurrency sector. 'Founders' are influencers who are joining Utile Network with a mission to create a global support team for blockchain community, to help the initial platform development and to provide unmatched guidance in the rapidly growing market of cryptocurrencies.

Important to note that founders will be figured as community trusted advisors but will also undergo the evaluation of their intent to ensure the positive results of their contribution to the development of the platform.

### **4.2 WHO CAN BECOME A FOUNDER**

Anyone who has experience in spreading knowledge and good information about blockchain technology. One of the most important features and qualities of founding members will definitely be having a good reputation within the blockchain community and a good background overall. The number of such positions will be limited to 10.

### 4.3 ROLE OF FOUNDING MEMBER



#### Role of founding members

**Introducing Communities**

to the idea of blockchain technology and cryptocurrency assets

**Enhanced protection for investors**

possibility to diminish and neutralize potentially harming data published on platform

**Providing transparent high quality informations**

**Providing investing opportunities**

**Educating investors**

**Analyzing the market**

## 4.4 REWARDING THE FOUNDERS

By introducing founders we plan to ensure enough traction for the initial development of the project. Founders will thus have many responsibilities towards the community and will be the main contributors of the platform. As a reward for their hard work, they will be given:

250.000 tokens, shared between all them. After that, every 3 months, they will receive another 200k, then 100k and, lastly, 50k.

With the diminishing dividends, we will reward founders with assets generated by advertisement on platform, the advertising profits will increase symmetrically in relation to the decreasing dividends.

The allocated profit for this purpose will be 20%, increasing this value by 5% for a period of three months. Ultimately, the profits for Founders will stay at 40%.

By this structure we intent to protect investors and relieve possible devaluation of Utile Asset by continuous transfer of our token for founders. The money coming from the ads will be utilized by the owners and distributed to the founders, allowing the founders' mechanism to be maintained. Founders will also receive founding member status which grants additional 18% bonus tokens gained in evaluation process of created content.

## REWARDING PLATFORM USERS

Utile Network will reward its active users for creating content on platform by Utile token. Rewards will be automatically distributed to private profile wallet which will be situated in funds tab.

### 5.1 HOW REWARD PROTOCOL WORKS

Publication in the form of market analysis, researched information, presentation, speculation or any creation about blockchain related topic will be rated by community members and as a result of evaluation protocol will be eligible for UTL tokens reward.

Amount of received token will depend on number of factors:

- Sum of points gathered through community evaluation.
- Profile Rank - depending on number of frozen Utile Tokens you get bonuses.
- Profile Advancement of voters. The more valuable voters are, the more tokens you will get.

### 5.2 PROFILE RANKS



#### Novice Member

freeze at least 25 000 Utile Tokens for 30 days and get additional 1% bonus from reward system



#### Advanced Member

freeze at least 50 000 Utile Tokens for 30 days and get additional 3% bonus from reward system



#### Supreme Member

freeze at least 100 000 Utile Tokens for 30 days and get additional 7% bonus from reward system



#### Master member

freeze at least 200 000 Utile Tokens for 30 days and get additional 13% bonus from reward system

The users of Utile.Network platform will have the option of freezing UTL tokens in their account, which will allow them to increase the profit percentage of collected tokens. The above-mentioned rank determines the profit percentage and the time needed to secure the tokens.

### **5.3 FINAL RESULT ACHIEVED IN THE TRADING IDEA - PERCENTAGE PROFIT**

Trading ideas will be additionally rewarded based on the obtained percentage profit of the given token. The platform will read the actual profit in real time, taking into account the information previously provided and its current status - price differences at its highest point. The user publishing such information will be able to close/transfer to his wallet received bonus tokens at any time in the fund's tab or wait until it closes automatically in a timely manner given in advance when completing the form for publication.

### **5.4 DETECTION OF VALUABLE CONTENT**

Finding potentially good information for investors is a skill that will be rewarded. The amount of tokens to be awarded to voters will depend on the following factors:

- **Accuracy of evaluation compared to overall community rate of publication**
- **Profile Rank**
- **Time of vote as well as final amount of received evaluation points for publication**

Users will have 12 votes a day - each with a three-level power. The three will be the strongest, and 1 - adequately, the weakest. So in fact we have four votes, 3, 2 and 1 point which together give power in the form of 24 points. After the votes are cast, they are renewed within 24 hours. Before voting, the user chooses the volume of votes on the 3, 2 or 1 level according to the subjective evaluation of another user's article. There is a possibility to strengthen the votes by increasing the number of points with the same power, for example 4x3 points. The exponentiation option will be possible only for points with the same power - therefore it will not be possible to cast 3x3 + 1x1 votes.

## PLATFORM AS MARKETING TOOL FOR USERS

### 6.1 WHY IS THE ADVENTURE WITH CRYPTOCURRENCIES WORTH STARTING ON UTILE NETWORK?

We want our platform to be part of the daily routine of every investor and every cryptocurrency enthusiast. The goal of the project is to establish a huge information hub, which, in turn, will open up a new field of possibilities for content creators. All creators will have their content publicly available on the web for peer review and analysis.

### 6.2 HOW THE PLATFORM WILL HELP GAIN PEOPLE'S INTEREST AND BUILD A COMMUNITY

Transparency will help creators to validate the quality of their publications. Transparency will allow users to ensure potential followers that one is a valuable source of information, through a statistical proof of skill and knowledge, based on past trades and investments, all of which will be tracked by the platform.

### 6.3 WAYS TO ADVERTISE YOUR OWN BUSINESS THROUGH THE PLATFORM

Thanks to the Utile Network platform, you can easily and effectively promote your business. The promotion will be able to take place through the following activities:

Customization - a chance to cooperate with brands and use your own profile as a place for advertising for potential sponsors / business partners

The ability to generate automatic infographics of our statistics obtained on the platform, for example to share them via social media

Receiving points for attending a helping desk

## 6.4 IMPACT OF ACTIVITIES ON THE PLATFORM

Marketing is a kind of social process - groups of people or individual people offer or create goods, services or information that has a certain value. The functioning of our platform will be based on the principle of the flow of confirmed information offered by people who will build a community on it. No matter if someone is a specialist in the field of cryptocurrencies or a beginner - everyone will have the opportunity to develop their own technical and educational skills. Maximizing our efforts in the activity on the platform will result in a reputation boost and allow users to monetize their content more effectively.

Each added information can be very valuable, useful for individual users. Therefore, each of us can contribute to the profit of another person, direct another user in the right direction. This is how we increase our effectiveness and publicity - for all such activities, the platform will reward users through Utile tokens. Utile tokens will allow users to develop their profile on the platform and increase their knowledge in the field of cryptocurrencies.



## SOLUTION OF PROBLEM

### 7.1 WHAT PROBLEMS UTILE SOLVES?

**Another thing that sets Utile Network apart from other projects is the fully transparent ecosystem that it promotes.** This enables users to take advantage of historically audited information. In other words, every post that is made public is tracked by various statistics and win rate through time. This means that every user has the ability to verify the information given out by other users and judge them accordingly.

By openly classifying users based on their success and failure rate, the system will naturally select the best and most reliable information sources. As a result of this, the utile token will reward agents providing trustworthy calls, thus enabling a synergetic growth of trust within the platform.

**Access to the latest information** - thanks to the platform and the ability to view publications of other users, you are always up to date with information regarding cryptocurrencies.

**Quick answers to specific questions** - If the user can not find an answer to the question in available sources, it is possible to obtain information through a help desk.

**The ability of quick checking information.** It is an underrated feature and is also something the crypto space desperately needs. Personal research takes a lot of time, as unverified information is constantly being propagated through different networks and platforms causing an ever increasing disbelief and discredit of certain types of information. As a possible solution for this, our platform will offer a decentralized way to store and display data provided by peer approved source.

**Small range of investment knowledge and unacquaintance of analytical tools.** In the cryptocurrency market, the big problem is unacquaintance of available analytical tools, inability to find or use them and general unacquaintance relative to the valid rules in the cryptocurrency market. Thanks to the free access to publications, the platform solves all such problems.

**Learning based on experienced users mistakes.** Thanks to elements such as access to information, ratings of other users and their publications, new users and current investors will have the opportunity to learn on the experience of other users. As a result, errors will not be recommitted. Everyone will be able to develop faster and provide beneficial information to others by exchanging information with other users. This will have a direct impact on the development of your own profile and the development of the entire platform.

**Easy management of your consulting groups.** This is a very convenient solution that does not require the use of other websites or applications. Utile is specialized platform designed for this purpose - it is a database of all necessary information and management tool in one place.

**Easy and fast communication by global and private chat**

## **7.2 THE UTILE NETWORK PLATFORM IS A SUITABLE PLACE FOR A BEGINNER INVESTOR**

The platform is the right place because of its main mission - security. Thanks to the mechanism that allows users to comment on and rate publications as information provided by other users, you can quickly verify potential dangerous or false information. Thanks to this, new users who are curious about cryptocurrencies can feel safe.

The Utile platform is a secure information center created by users. It is the ability to store, catalog, browse, acquire knowledge in one place.

Blockchain technology evolves and expands rapidly - despite its early stage. Accurate tracking and speculation could potentially maximize possibility to anticipate where the technology is headed. Utile Network is an effort to better understand development of blockchain based creations and its ecosystem to reduce investment risk.

New projects are constantly emerging - more or less innovative, which can completely change the world we know. Blockchain is a modern technology in the "first steps" phase. We are just learning this new technology, whose popularity is growing. This solution is completely different from everything that has been functioning so far and was known in the world of investing. The basic problem that the user has to solve is the need to minimize the loss of capital which was allocated to the investment. So, your task is simple - you will have to learn it.

**New investors often face a common problem that occurs on various financial markets, such as:**

- **Forex**
- **Stock market**
- **State bonds**

It seems that the cryptocurrency market can not be different from other stock markets, but in reality the difference is very significant. The differences start with the assets for which deposits are allocated, through market uncertainty, distributing unverified information, ending with very large differences in exchange rates or fluctuations.

### **7.3 HOW TO GET RID OF THE FEAR OF INVESTING IN CRYPTOCURRENCIES?**

Our purpose is to create a platform primarily aimed at people interested in blockchain environment - it is interesting option for anyone looking for information, who wants to learn, who wants to expand their knowledge and learn how to navigate in a blockchain ecosystem.

We will not limit ourselves only to those less experienced people who take their first steps in the cryptocurrency market - we want to create a structure, a community of people who will cooperate with each other. The platform will combine professionals - "experienced players" with less competent, but developing people on the market, who will be able to rise to the professional level.

## EDUCATIONAL SECTION

### 8.1 EDUCATIONAL SECTION PURPOSE

Our main goal is to transform the Utile Network platform into a huge library of knowledge and information about cryptocurrencies. we want it to be a place that brings together our entire community - founders, creators, and investors who, together, share their wisdom to create the UOES - Utile's Official Educational Section.

The objective is then not only to easily share information, publish opinions, earn money and expand your overall knowledge, but also to facilitate the start of an adventure with cryptocurrencies to new members.

To sum up - this will be an educational section where we will officially approve content, an area that will exclusively teach and inform about blockchain technology.

### UOES DEFINITION

Utile's Official Educational Section is a set of high quality article in the form of video containing content about blockchain technology. The first stage of this process will start with adding the theme and voting for it on the platform.

### VIDEO SUBMISSION ACCESS

Any user will be able to submit his video in exchange for 5 UTL TOKENS and be free to take part in community voting to designate the winning creation. This will be another mechanism which will allow circulation of UTL and its recovery.

### UOES REWARDS

The prize for the winning video will be determined after the topic has been selected by the community. The prize will come from the ethereum pool of tokens collected during the sale.

### PUBLICATION TEMPLATE

Together with the integration of the educational section with the platform, a special template will be published. It will be necessary to follow the rules set out in the template - only then the video will be able to participate in the vote

## 8.2 ADVERTISEMENT

The Utile Network platform will generate profits from advertising. Integrated, automated process will easily allow advertising your own product - Individuals can submit their applications using the given form. Advertising fees are accepted in the ETH, BTC.

**Profits generated from advertising will be spent on:**

- **Payouts for founders.**
- **Supplementing the funds of the education section.**
- **Utile Tokens buy-back system from exchange market.**

Profits generated from advertising will be recorded on the platform in order to maintain full transparency. For this purpose, a special wallet will be created for the advertising section. Anyone using the platform will be able to check the history of all transactions made on the wallet.

## PERSONAL HELPING DESK

Personalised tool to troubleshoot individual problems of platform users.

Helping desk is a structure which will allow members to ask a question and set the value of the reward for solving the problem in advance. After initial establishing of community, active users will be able to provide assistance after obtaining certain point in their development of profile. Communication between users will be direct but if the person asking questions is not satisfied with the quality of the service, Utile Network staff will work as intermediary.

**Using helping desk - why it is worth using? Main aspects:**

- **Save time in searching for answers to individual questions**
- **Support provided by trusted users**
- **Individual user involvement on your request**
- **The opportunity to achieve an additional profit**

# TOKEN SALE

## ICO - TOKEN INFORMATIONS

**Total supply** - 200.000.000

**Token Symbol** - UTL

**Designated for public sale** - 100.000.000

**Main sale token price** - 1 UTL = 0.12\$

**Designated number of tokens for main sale** = 70 000 000

**Pre sale token price** - 1 UTL = 0.08\$

**Number of tokens designated for presale** = 30 000 000

### THE TOKEN SALE (PRESALE):

**Starts** : Q3 2018

**End** : Q4 2018

### MAIN TOKEN SALE:

**Starts** : Q4 2018

**End** : Q4 2018

### SYMBOL:

UTL

### SOFT CAP:

2,000.000 \$

### HARD CAP:

10.800.000 \$

### TOTAL SUPPLY:

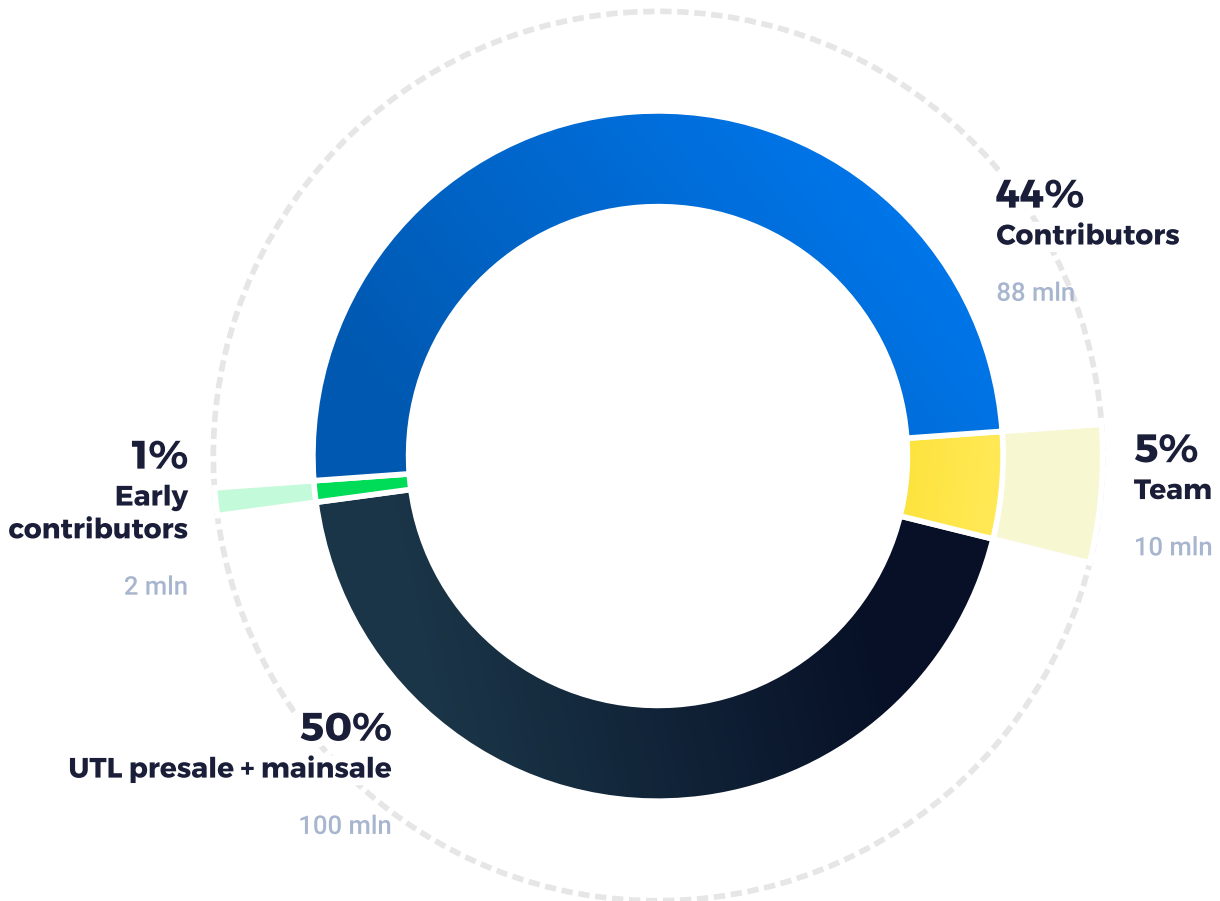
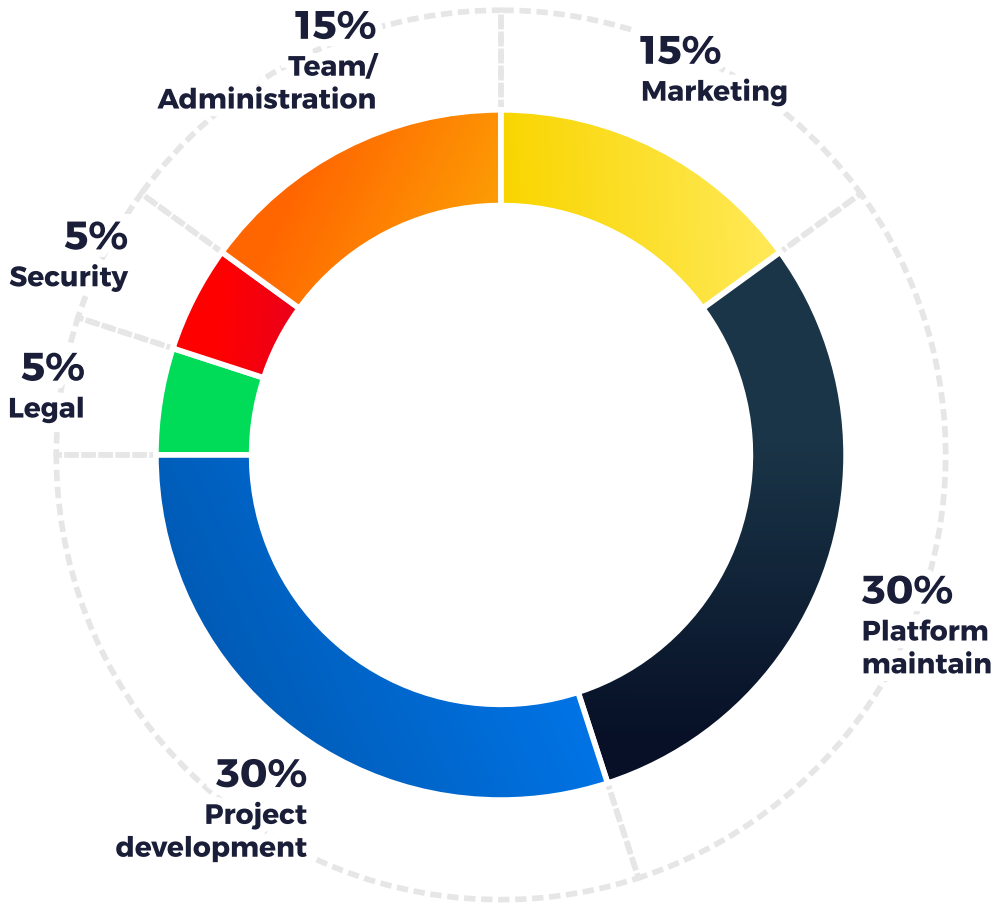
200.000.000 UTL

### FOR SALE:

100.000.000 UTL

### ACCEPTED CURRENCY:









**Q4 2017**

**Creation of an idea**

The blockchain technology and the cryptocurrency market are constantly evolving and expanding with new projects, it so happens that we have to search many websites, forums or other information sources to find data that will lead to our first or subsequent successful investments. The Utile.net platform is structured to facilitate crowdsourcing of reliable information. Each user will have an insight into news, information, signals and market analysis in one place, to save time and create safe environment for investors and publishers.



**Q1 2018**

**Construction of the platform**

Utile.network platform as a tool for exchanging information, signals and communication between users. Adding the possibility of publishing information, creating individual accounts for users, launching a global and private chat.



**Q2 2018**

**Launch of founder system application**

To ensure the development of the Utile.net platform, we have organized recruitment for a special group of users who will be a fundamental mechanism in its operation.



**Q3 2018**

**Introduction of founding members**

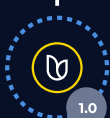
Revealing founders to the community, establishing the core feature of platform



**Q3 2018**

**Token creation**

Development of UTL token and its correlation with the platform



**Q3 2018**

**Release of platform 1.0 version for public usage**

1.0



**Q3 2018**

**Start of token sale**



**Q4 2018**

**Closure of token sale**



**Q4 2018**

**Start of token main sale**



**Q4 2018**

**Closure of token main sale**



**Q4 2018**

**Enabling UTL reward protocol**

First rewards emission for founders and users





## TEAM



**Jakub Bańcerowski**

Co-Founder, CEO



**Cezary Demianiuk**

Co-Founder, CEO



**Piotr Rytel**

Business Strategy Director



**Klaudyna Bańcerowska**

UI/UX Developer



**Alexander Smith**

Business Advisor



**Svante Hansson**

Technical Architect



**Karol Jurga**

Social media and digital marketing specialist



**Tomasz Fijałkowski**

CTO - Blockchain Developer



**Ricardo Araujo**

Systems Engineer



**Antoni Łacki**

Communications Manager



**Wesley Dias**

System Analyst



**Patryk Górnik**

Front-end Developer



**Mariusz Korzekwa**

Back-end Developer



**Jakub Olędzki**

Co-Founder, CEO



**Janusz Janik**

Algorithm Developer



**Krzysztof Wojtkowski**

Legal



**Kaio Cordeiro**

Community Manager

