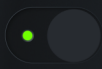
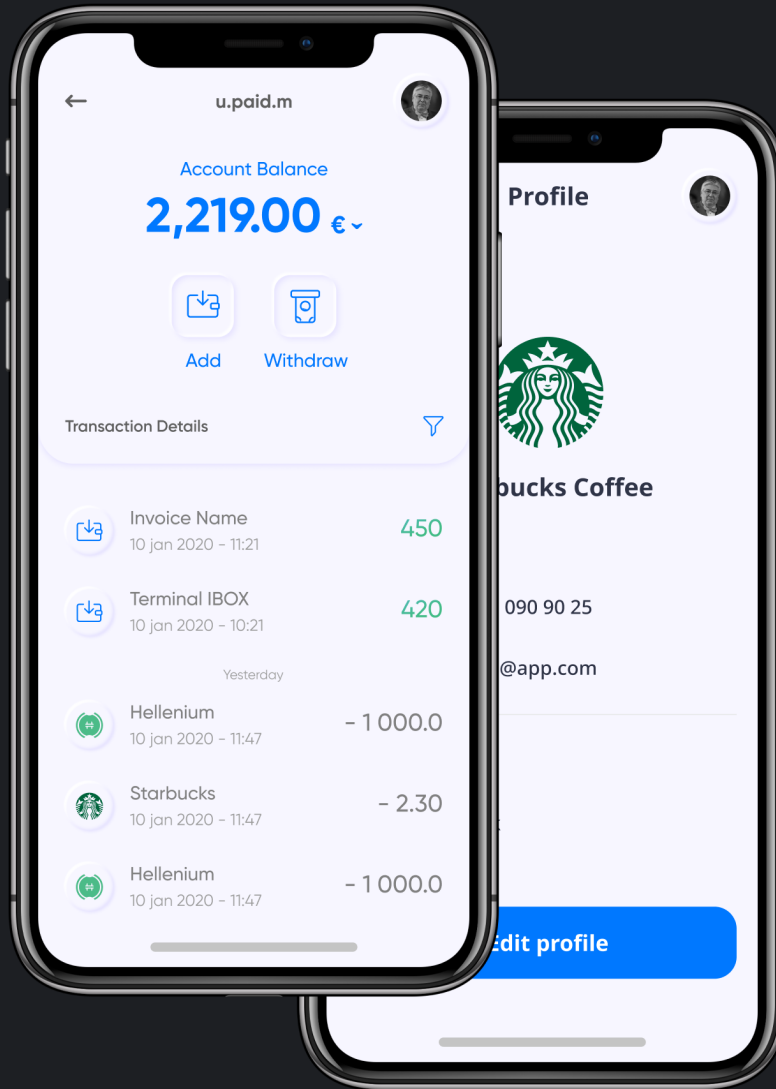


2021



HELLENIUM



THE FUTURE OF TRADE
DESIGND BY SOTIRIS MELIOUMIS

Executive summary

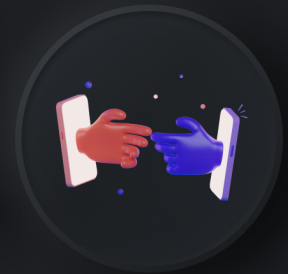


“11000101”

said Peter's AI

“Authentication successful.
Please pay 0.0011 msc1”

replied the Transport
for London (TfL's) AI



“0.00085 msc1”

Peter's AI suggested

“Reasons: 13 min delay, zero
transaction cost through the
Hellenium Platform”

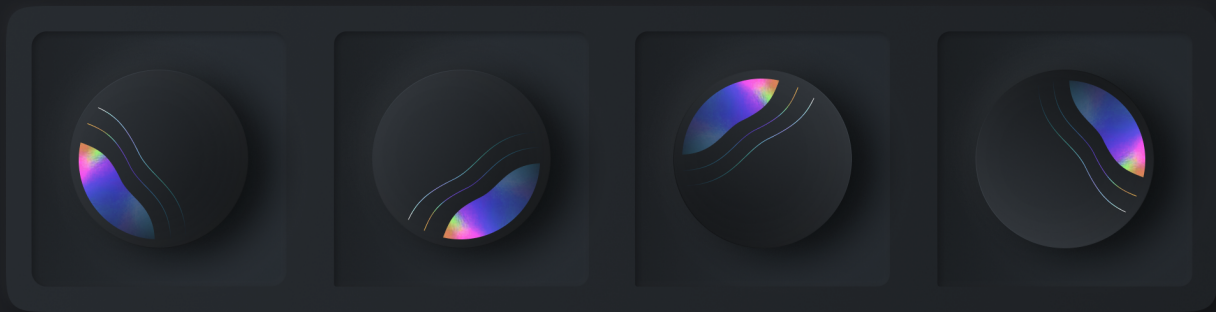


“Agreed”

said the TfL's AI

If you think the above scenario is Science Fiction think again. It can materialise now thanks to two of the technologies we built that of Roadebit and the Hellenium project.

This paper is an introduction to the later. (Please read Appendix 1 before you continue reading). [The Hellenium project](#) was born back in 2018 as a means to tokenise transactional efficiency and create the basic rules of a new protocol, a protocol to serve the inevitable to happen AI2AI and IoT2AI interactions.



We have now concluded phase one of the project using our own capital

- **The 2DVVI the techno-methodology** that can change how trade is conducted in the future is now fully functioning and already published (see The AI Book by Wiley). 2DVVI allows the creation and Closed Loop Economies comprising business ecosystems of any size which can operate creating their own rational rules of trade! We trained Learning Systems to achieve that using maths based on Shapley Values and the Nash Equilibrium.
- **The DLT infrastructure** that was needed is in place, search for Hellenium in Stellarbeat.io.
- **The platform** for the creation of the Smart Contracts is in place <https://memeplex.es>
- **All basic AI or LS -powered modules** to support the functions of any ecosystem or any size are in place <https://sonicesonice.com>
- **The intelligent DBs**, the wallet, and the exchange needed to support the functions of all of them is in place <https://hellenium.com> and finally
- One of our biggest achievements **the next generation of “money”, a fluid crypto asset that is a derivative by design and its value cannot be reduced** is now in place and in front of you. We named it msc1 that stands for meta-stable-currency-one.

We are running this STO now.

Think of it as a series A funding, because the projected revenues from our two initial partnerships with b-Liquid in Malta and EDPS SA of Greece that will cover South East Europe and the Balkans will materialise at a later stage leaving us with a funding gap. msc1 will be backed by stable value assets and SAFE contract based on our own shares in case the value increase of the asset does not reach the level expected. **No ifs no buts. We put our money where our mouth is.**

You have now the opportunity to invest in an existing business with all technologies, personnel and infrastructure in place in contrast with any other “would be” project.

We intend to use the funds collected by the sale of the msc1 to finalise the AI2AI protocol, advance even further the Financial instruments we created so far, make the technologies and their usefulness known across our target markets, recruit additional talented people and accelerate our growth by creating partnerships across the rest of Europe before we venture further.

Dear investors, we created the technologies to reshape the rules of trade on a global scale. **Transaction-fee-free B2B trade is within our grasp.** You can be a part of our journey by investing in something you will be proud to talk about for the years to come. Invest in a project with a predefined positive social impact and an expected significantly profitable outcome.



Defining the problem

Human interactions necessitated the creation of money we know today. It was invented to tokenise debt.

Debt that derived from rewarding another's contribution during these interactions. Contribution expressed in the form of information, effort, material or intangible goods. Becoming a standard, a medium of exchange or a store of value were natural progressions of the original idea.

Human to Supernatural interaction was added as a new dimension over time connecting religion to money in the process.

Only recently we added IoT and AI to the equation.

Tokenisation of debt progressed as well over the years. It can now be expressed in many forms from silent gratitude, to owning a favour, to symbolic rewards, to tangible ones expressed in assets, to digital ones, to futures (derivatives).

From trade, to inter-country relationships creating instances of debt, inevitably need to be expressed within this limiting framework.

All of our economic theories are based on this foundation. And it is failing us. Trade cost exceeded already of \$ 23 tn per year!

From wealth distribution, to global debt, to killing the planet in the process ... 1940s game theory economics have proven its inadequacy.

We tend to forget that at the end of the day, it is all about human interaction with something or someone and human behaviours are far from "rational". Game theories cannot predict human behaviour. Read any literature or study in regards to the future of money and you will see the deeply rooted believe that nothing can really change if seen from a rationality vs reality perspective.

Money & Debt

Human interactions necessitated the creation of money we know today.

HIt was invented to tokenise debt.

Debt that derived from rewarding another's contribution during these interactions.

We keep “inventing” new Financial Instruments, methods of moving faster money around the globe, digital currencies and new approaches to game theories to describe and predict, but is this really the path to a prosperous for all future?

Where is the social dimension within all these? Where is the influence of our social institutions on the outcome of these interactions? Are we really suggesting that “companies” behaving in a human-like predictive way or they can make decisions on their own free of influences from their supply chains or the regulatory framework they operate within?

Are the financial instruments in our disposal or what is predicted to be developed (according to the trends) the only way to tokenise interactions?



Here is our solution

Fundamentals we based it on

Humans are and will be in the centre of all or the reason for all for many years to come. Interactions will keep happening as we are predominately social creatures. Debt in one form or another will keep being created.

The majority of people, and that include business decision makers, will keep making decisions based on their limited knowledge of socio-economics, fragments of relevant information, ignorance of the decision-making process of their counterparts (suppliers and customers), a large number of unqualified assumptions and most probably driven by their emotional state at that time.

Given consequently that our current mathematical approach to distribution of wealth (the actual meaning of economics) will keep falling us, there is fertile ground for a new model to inevitably arise and this time around with a social dimension in its design.

The current trends we see

- International trade, as resources needed for the human race to progress and innovate cannot be found in a single place, will continue and increase.
- Nationalism will not dissipate easily and true globalisation will delay, imposing restrictions on supply chains for the years to come. The EU creating and BREXIT are prime examples of the resistance of the institution.
- National currencies will persist in the foreseeable future even if the discussions to move into central banks-controlled digital forms proven to be fruitful.
- The ongoing battle between multinationals with country level revenues and states will intensify and attempts to control the masses through the use of debt instruments, from new digital currencies (see libra) to tokenised loyalty, will multiply.
- The use of debt as a means to gain power will equally persist. The dislike of governments against crypto assets is there for all to see given that they undermine their power to control debt.
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- The ongoing battle between multinationals with country level revenues and states will intensify and attempts to control the masses through the use of debt instruments, from new digital currencies (see libra) to tokenised loyalty, will multiply.
- Redistribution of wealth and elimination of poverty will take many decades to say the least. Migration of populations from weak economies to robust ones in the mean-time will continue. This will keep increasing the need for remittance services.
- The “unbanked” will become less and less thanks to new technology-based financial instruments.
- The relationship between Banks and Governments will weaken and new forms of Financial Institutions will emerge.
- The dominance of the Schemes (VISA, MC etc.) in B2C interactions will keep increasing for the years to come before DLT technologies start to make an impact by dominating clearing networks.
- The \$ 23T that the current banking practices cost the global economy will start to erode to the benefit of the enterprises and individuals.
- Game theory economics and the “benefits” of inflation will keep affecting human life and the freedom of Enterprises from local Law will delay.

Our game-theory-based economics are failing us.

There is fertile ground for a new socioeconomic model to inevitably arise and this time around with a social dimension in its design.

The future of interactions – Glimmers of hope for a new model

Multinationals' monopoly of AIs will give way to services that offer a mass customisable personal AIs allowing interactions to happen in the background without dominant mediators.

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Given the certainty of AI2AI protocol emergence, interactions-deriving debt management will gradually be assigned to AIs. The first hagglebots exist already. AI and IoT will merge into one notion.

With all of the above almost a given, debt as a notion understood by the masses will eventually expand to include all tangible, and intangible assets.

Thanks to [Fuzzy logic](#) “the present value” of an otherwise fluid asset is only an instance in time. Expressing consequently all types of assets, including currencies, as derivatives will offer innovators the ability to create hybrid currencies and meta-currencies.

Tokenisation of everything thanks to Distributed Ledger Technologies (Blockchain-based clearing protocols) is now possible. See all ICO, IEO and STO projects currently in existence.

Tokenisation on demand (Smart Token creation platforms) will be created in large numbers similarly to crypto-exchanges until dominant forms/players of the practice/market start to emerge.

Ultra-secure mobile payments bypassing banking clearing channels will cause a rethink in the need of cards and all mediators from local clearing networks, to banks, to currency exchanges to POS manufacturers. The new **EU digital** currency will bypass all existing banking clearing networks.

As all entities' interactions are both direct and indirect and we all individuals, legal entities, state institutions and international ones are part of a gigantic interconnected ecosystem, the use of techno-methodologies like 2DVVI will help us make sense of the true value of each entity to the society, enabling thus redistribution of wealth according to our social contribution.

Of course, our ability to create these interconnected trustless ecosystems on its own will not be enough. Overcoming the short-sightedness of game theory economics law making and the lack of regulation in regards to interaction of business ecosystems (seen as a single entity) and individuals or other entities or other ecosystems will require a different approach.

Thankfully, we have the blueprint to build it. Shapley, Nash and all the unknown innovators of loyalty schemes created the foundation we can build on. All is needed now are the right technological enhancements to create Closed Loop Economies (CLE) that can co-exist side by side with the current non-sensical financial frameworks. Within them the seeds of socioeconomics can emerge without causing any allergic reactions to the “system”. We believe that forms of socioeconomical models will inevitably become mainstream and subsequently debt will be at last smartly tokenised to the benefits of us all.



Closed Loop Economies (CLE) - The future of trading

CLE should not be confused with Circular Economies the scope of which is the reuse of resources.

CLE is about the independence of trading of a supply chain or a business ecosystem from external restrictions and the achievement of economies of scale that can cascade to a consumer level. The participants of these ecosystems can define their own rules of trade between them and with external entities, their own rules of expansion, their own medium of exchange. Let us offer an example.

Think of an almost linear fuel supply chain comprising businesses owning fleet of vehicles, the petrol stations, the logistics/fuel distribution company, the Brand (i.e. BP) and the distillery. If for the transactions between them they decide to introduce the 2DVVI integration, SN2's u-paid-m payment method and msc1 (see below) as the medium of exchange then they created a CLE.

The above configuration can offer economies of scale that can reach 93% across all participating entities and depending on the supply chain can reduce the non-tax part of the value of the end product -fuel- by up to 51% !

CLE is about the independence of trading of a supply chain or a business ecosystem from external restrictions and the achievement of economies of scale that can cascade to a consumer level.

The great thing with these types of CLE is that thanks to 2DVVI they can actually expand practically indefinitely. If for example one wanted to include the landlords of the petrol stations or the State, in order to collect taxes in real time, in the ecosystem all that is needed is to add some lines of code within the Smart Contract that underlies the interrelationship between the parties and press “execute”.

Any supply chain and any business ecosystem can create Closed Loop Economies based on their existing ecosystems. All it takes for a CLE seed to be created is any two entities to decide to encode their future interactions using our technologies.

We have now the tools in our disposal to automate and manage the internal “affairs” of these ecosystem as well as their interactions with any external entity using any other asset as the exchange medium. Any new innovative asset can be used as the internal currency of these ecosystems, but given the fact that every entity within them can belong to more than one ecosystem (no business has either a single supplier of a single customer) it makes sense to have one currency across all. Our proposition is the msc1 – see below.

The benefits of creating these CLE-ecosystems do not stop there. New forms of financial instruments like: Ai-managed advanced Loyalty schemes, Supply Chain Management, Smart Supply Chain Finance, Tokenisation of Loyalty into occupation pension schemes, Dynamic Management of the ecosystem’s Cash-Flow surplus (i.e. to offer consumer loans) can be created with just a couple of additional lines of code in their existing Smart Contracts.

With regulatory compliance, the above banking grade security a given and freedom from dominant institutional pressures we believe that Learning Systems managed CLEs represent a viable solution now and are the future of trading.



SN2 – The company behind it all

SoNiceSoNice UK (SN2) ecosystem comprises a team of visionary individuals and businesses. Our background is as diverse as the problems we aspire to tackle. From business transformation, to IT to operations, to economics we studied it all and we practiced them serving in executive positions or run successful businesses in the respective fields.

- **We are a pure research and development company nowadays based in the UK.** We utilise an open operational structure with people being located in China, Ukraine, Greece and UK. We are building Financial Instruments from 2008. Our focus is only B2B transactional challenges. We operate our own trust-lines-based distributed ledger technologies infrastructure <https://helenium.com>
- **We are the designers of the Two-Dimensional Virtual Vertical Integration (2DVVI)** a techno-methodology that allow us to synthesise trustless supply chains and integrate business ecosystems which subsequently can behave as one entity irrespective of their size, which can increase to any degree. (See: The AI Book by

Wiley (<https://www.amazon.com/Book-Artificial-Intelligence-Entrepreneurs-Visionaries/dp/1119551900>).

2DVVI allows us to operate at any part (set) of a supply chain B2B2B2...G2B2C including the front and end -tail- of the chain. Our customers are and will always be businesses and if their challenges include their relationship with the consumer then we happily go into the B2C segment. Otherwise, we stay clear of it.

- **We created over the last 13 years an array of financial instruments including dedicated platforms for Smart Contracts and e-invoicing.** All instruments we created can run in tandem or individually. Together they can accomplish the management of risk, receivables, expenses and all interactions between the entities of the ecosystems and any other external entity on their own. These instruments are all connected to learning system routines. What we are mostly proud of is the fact that every single one of them or any set of them when used have a positive social impact.
- **You can think of our infrastructure as the basis and our instruments as Lego blocks** that can be combined in any way to create bespoke solution that address the individual needs of any supply chain, given the fact that no two of them are similar or experience the same challenges.
- **Geographic and currency agnosticism is one of the major characteristics of our infrastructure.** Entities within these supply chains can be anywhere on the globe, be utilising any currency and be bounded by any (or many) regulatory frameworks.

You may have heard for some of our modules or projects like Liquid Payments or bi-Directional Prepaid Cards, b-Paid, or Roadebit or our latest two the Smart Contracts and u-paid-m or the Hellenium project etc. See at our site for a brief description of everything we created so far over the years @<https://sonicesonice.com>

We like to stay in the background and we sell our technologies and services only through our partners.

- **We are predominately self-funded** and our business is a profitable one. Occasionally when we need big lumps of money to expand across borders, we raise finance. Till now these came from our partners. This time is no exception as we see potential investors as our partners as integral parts of our wide ecosystem.



msc1 – The currency of the CLEs and not only

msc1 standing meta stable currency one, is our latest innovation and as long as we are concerned the very first of its kind.

msc1 represents our view of the future we described above. It is designed with the CLE in mind but it can equally be used freely by anyone outside these CLEs. It is an atypical fluid asset the value of which can only increase over time!

The reasons we created it in the first place was to enable the above-described closed loop economies to operate free of external influences (see: fiat currencies, Schemes, Banks etc.) and as a token that would allow businesses to take advantage of the AI2AI protocol we developed (Part of the original Hellenium Project).

As both of these propositions within the Hellenium Project will run for considerable time in the future, we designed it based on our believes of what is coming (See: The Future of Transactions, above).

Its warrantied value increase was designed to zero fees, charges and transaction cost within the ecosystem enabling for the first time FEE_FREE CROSS-BOARDER TRADE

Briefly, its characteristics can be summed by the following:

- Any entity even an AI or group of entities can own it.
- **It is a fluid asset** meaning its price is not a number (hence the first part of the “meta” term)
- **It Its value cannot be reduced** when measured against a basket of “stable-value” assets initially and smart debt-based ones eventually
- **It is anchored** (hence the “stable” part in its description) **against a basket of tangible and intangible assets** which account for at least 55% of its value. Owners will be able eventually to choose the assets they want as anchors in their ownership smart contracts
- **The non-anchored part of its future value increase, is underwritten by SN2 shares**, dividends and profit. Like Schrodinger’s cat this part can be a security and not one at the same time (hence the second part of the “meta” term) as it materialises only if the price of the asset drops below expected limits (or seeing from another perspective do not no increase by at least X)
- **It can serve both open and closed loop economies**
- It can serve any number of closed loop economies including overlapping ones (members of which belong to both i.e. A state)
- **It can serve any size of closed loop economies**, gaia-wide if necessary.
- It is suitable for any size or type of entities irrespective of their geographic location or the legal and monetary frameworks they operate within
- **It is immune to price inflation pressures as it is able to increase in value by at least 6% above any inflation measured YoY.**

- **It is immune to price inflation pressures as it is able to increase in value by at least 6% above any inflation measured YoY.**
- **It is immune to the fluctuations of value of any other crypto-assets including the Bitcoin**
- It can constitute the basis on top of which any asset or debt form including loyalty can be tokenised including intangible ones as the Human Effort Equivalent (H2E)
- **It is a derivative and more specifically a futures contract by design.** By acquiring it you become the owner of an asset with a minimum return over a period of a year and no cap in its price increase.
- Despite its fluidity, it can be used as a currency having all three characteristics of one namely, unit of account (even if fluid), store of value and medium of exchange
- **No external entity can dictate or manipulate its value** as ownership will be conditional to use with limits managed by AIs. No group of entities from any of the CLEs or business ecosystem we intend creating will be permitted to accumulate enough to affect its price.
- **It can co-exist with any number of other currencies** when outside the closed loop economies, it will serve.
- **Learning systems will manage the number of msc1 in circulation** overall as well as the number issued to cover the needs of any ecosystem
- **Ownership of it will be restricted to usability.** The issuer will retain the right to buy back the amounts contained in dormant accounts.
- Money for nothing, money stored idle or a fractional-reserve approach when it comes to debt related assets will be forbidden within the system
- KYC/KYB failure (for underbanked entities) can be substituted with trust lines to allow limited ownership



Basic concepts we based the design of msc1 on

Crypto assets' values fluctuate and there are many well documented reasons for that. A very large number of papers and research shown us the root cause of these "deficiencies".

<https://www.ecb.europa.eu/pub/economic-bulletin/articles/2019/html/ecb>

https://www.ecb.europa.eu/pub/conferences/shared/pdf/retpaym_150604.pdf

The insecurity that is creating restricts their wide use.

To counteract the effect innovators have chosen to create the “stable” coins. To their dismay the fact did not appear to impact their usage which remains limited today.

We believe that for a new asset to succeed it should have the following characteristics:

- **obey universally accepted unwritten rules** – one can underestimate the resistance to change of human institutions to his peril. If an asset is intended to be the medium of exchange within a CLE it should have better characteristics than the asset it is about to replace.
- **serve universally accepted fundamental human needs** – even if the actual users of this asset initially will be predominately businesses it is people that actually make the decision within them. People that as all of us tend to use parallels drawn from personal experiences to make business decisions. If until now fiat money was a mean for them to cover their personal needs, they expect the same to happen with any new asset that will substitute.
- **be safe and secure** – when you exchange your GBP to euros online you do not give the fact a second thought. You tried these Banking systems before and despite their shortcomings and unreasonable cost you under no circumstances will accept anything less than this. The same stands true when it comes to being secure, which nowadays means regulated as anything crypto in the mind of the average businessman is an unknown entity.
- **Optional retention of the asset by small stakeholders** - As only 16% are the actual early adopters of any technology the extend of its use and the duration of its retention as store of value should be optional. Assets we believe, like people, need to prove their worth and this takes time.
- **Optional Optional retention of the asset by businesses** - is expected to have an additional benefit as it will allow business decision makers to draw comparisons between their retention strategy and that of the early adopters which is going to be reflected eventually in its price.
- **Warrantied minimum return** - Putting one’s money where one’s mouth is recognised as a a universal statement, which we intend to honour. No if no buts. We will underwrite the value of the asset. The method we have chosen in a novel one, a mixture of **SAFEs** and derivatives. More specifically the value of the asset’s issuing company, SN2, will be increasing by at least 5X for every euro invested during the acquisition of msc1. This is based on international business evaluation standards. 5X is the absolute minimum evaluation of any IT business. The norm is 20X. In case the value of msc1 will not increase above 6% YoY accounting for any inflation measured against initially the CHF and no dividends or profit share or economies of scale will manage to cover the gap then, participants in the system will be offered the equivalent in SAFE contracts using part of the 5X increase. As simple as that.

- **Smartly controlled liquidity** - Scarcity affects the price of an in-demand asset. Supply & Demand will be controlled by Learning Systems algorithms which will calculate the max amount of msc1 in circulation and the maximum for an ecosystem. To maximise the utility of non-business owned assets (which will approximately be 15%) of the total, we will train the algorithms to reduce liquidity of the asset in sale offers to -14%. Shortfalls will be covered by the reserves in the disposal of SN2 which initially will be 30% of all assets in circulation at any given moment.
- **Capped usage fees** - Utility is one of the major parameters determining both adoption and price of any crypto-asset. Given that rampant Inflation affecting the price of a local currency is known to encourage the use of alternative ones (see recently Venezuela) we intend to use this almost axiomatic behavioural pattern in reverse. The approach is simple. The more the value of msc1 is increasing the less the usage (i.e. transaction) fees will be. This will be possible as fees will be calculated always based on the average value of the currencies the ecosystem used in the past and which msc1 will substitute. Learning System routines will be trained to control this function. We expect the ever-lowering fees to boost msc1 usage.
- **Enabling Smart Mining** - If anything our experience of using crypto assets taught us is that mining is popular. Being able to “mine” something is as old as the human race and sustained humanity needs from the hunter gatherer period to today. It is a deeply ingrained need which we endorse. Users will be able to mine msc1 but not the traditional way. msc1 being a future by design and having in our disposal really smart contracts we will allow us to reward retention and usage in equal measure calculated over 12 months periods. The higher the average and the usage and retention the freer assets an entity will receive at the end of each period. The distribution of free assets will once more be controlled by AIs. They will make sure that new issuances remain less than the projected demand (accounted in a variable timeframe) for new assets as the ecosystems expand.
- **Freebies:** There will be no freebies or airdrops of msc1 in its initial stages. We do not subscribe to the practice which in all cases will diminish the assets credibility and will be unfair to early adopters which in their vast majority will be businesses.
- **Price discounts:** msc1 is a derivative a futures contract. As such present value price discounts are practically not applicable.



Ownership rules & benefits

Use-based ownership – As stated above msc1 was created as the evolution of the existing fiat and crypto mediums of exchange, units of measurement and store of value in this order. It is safer, faster, more secure and can exist within both CLEs and dispersed systems. While its value increase is a welcomed outcome speculation on its price is not and will be restricted.

There will be always in circulation as many msc1 as needed by the economies it has to support. No more no less.

Similarly, and as mentioned above as well, no entity or LCE will be able to own enough to create artificial price spikes either upwards or downwards by mass buys or sells.

The limits you will see below represent the average ownership expected but they are not static limits but rather starting points for the initial stages of the asset's existence. We will train AIs to estimate the final numbers as the ecosystems expand over time and the need for the asset in the market increases.

Based on fiat currency liquidity best practice we calculated the minimum ownership per entity for the system to function and honour the optional ownership mentioned-above at the same time. The minimum limit as well defines the threshold for any entity to enjoy SN2's underwritten value increase within any given 12 months period after the registration of any entity. These minimum and maximum volumes are as following:

The minimum limit defines the threshold for any entity to enjoy SN2's underwritten value increase within any given 12 months period after the registration of any entity

- LGEs minimum ownership will be calculated as the accumulated minimum of their constituent members with the maximum being that of 22.3/1000 of all msc1 in circulation
- Very large enterprises (VLEs) and State Organisations a minimum of 50.000 msc1 with a maximum of 3/1000 of the daily transaction needs of the CLE they belong to
- Large Enterprises (LEs) and Associations a minimum of 5.000 msc1 with a maximum of 5/1000 of the CLE they belong to
- SMEs a minimum of 1000 msc1 with a maximum of 22.3% of their daily transaction needs
- Sole Traders and Market Makers a minimum of 100 msc1 to their daily needs average plus 30%
- Individuals participating in an SN2 payroll scheme a minimum 20 msc1 and an overtime maximum of 50 yearly salaries
- All other entities a maximum of 3/10000 of all msc1 in existence capped at a value equivalent of \$1 bn

Minimum numbers will be readjusted yearly based on the value of msc1 overtime with the baseline defined by its end of the year price after launch. We made provisions for any entity to utilise the services we offer during a period that cannot exceed the 18 months without acquiring the minimum amount of msc1. In this case the fee structure of all underlying the CLE services will be readjusted to cover our operational expenses and the cost of using third party owned msc1 to complete transactions.

While ownership of the asset is and will remain optional with only a minimum number of msc1 required per entity in order to retain an active account, any entity's account that drops below the minimum limit measured over a period of a year will lose the right to the warrantied price underwriting by SN2.



Benefits of msc1 ownership

Buying msc1 you do not buy an asset only. You gain access to ready-made infrastructure in contrast with the average STO project that will use the STO proceeds to build one.

But by far the biggest differentiator with any other offering today is the fact **anything a CLE will need to operate will be accessible at a very low cost to the owners of msc1 from day one.**



A Node (and more on demand) in the Stellar network to allow a decentralised cross border socio-economy to operate



Tools to help them calculate their transaction cost and the incentive they can offer to their business customers



A dedicated wallet & low-cost Exchange that can operate on all DLT, EMI and Banking levels connected to all major currencies on a global scale



The chain (& Split) payments AI-Based Facility able to reduce in conjunction with the Learning Systems infrastructure of the 2DVVI their transaction related operational cost by as much as 93%



A smart contracts platform that allows the creation of legally binding contracts that can be self-executed. Entities will have access through the platform to legal experts in every country they operate and legal advice on trading issues



A Liquid Payments AI-based facility that allows the creation of fluid forms of payment in instalments that can single handily can eliminate late and non-payments up to 73%!



An e-invoicing platform to complement the smart contracts platform and access to meta-escrow services



u-paid-m the first of its kind, mobile to mobile, mobile to IoT, mobile to AI, AI to AI and AI to IoT decentralised payment system based on dynamic e-wallets

Based on the above we list below a collection of benefits depending on the type of entity. In all cases the list contains both tangible and intangible benefits.

CLEs

They will benefit from:

- Having **the ability to build from ground up the rules of trade that suits their specific needs** based on dedicated dynamic AI-powered Smart Contracts, away from the constraints of conflicting local law or the existence or not of bilateral trade agreements between the countries they belong to!
- **Being able to practice true socioeconomics** free from the constraints of inflation or the fluctuations of the value of the currency they were forced to trade with until now
- Create a technology-based trust environment managed by unbiased AIs where late and non-payments is a thing of the past
- **Able to offer services beyond the capabilities of any single members** of them alone
- **Being able to reduce consumer prices** (participants of these ecosystems) by as much as 50% (based on a projected true transaction cost of 23.4% analysed over a six members linear supply chain)
- Being able to expand indefinitely to include any type of entity or merge with other LGEs for that reason
- Create new forms of associations, trusts, cross-border partnerships etc.
- **Introduce to their members new types of financial instruments custom made to the specific needs and synthesis of the ecosystem** instead of relying on third party costly ones. (i.e., advance loyalty schemes, advanced payroll schemes, novel pension schemes etc.)

VLEs (including MNE)

They will benefit from:

- **Ability to build their own DLT nodes**
- **Ability to create their own CLE** where they can set their own rules of trade
- **Gain a competitive advantage against all competition** the degree of which will constantly increase as their ecosystem expands
- Ability to become Financial institutions in their own right
- **Eliminate the need and the cost of cross border transactions**
- **Ability to manage intelligently and based on detailed information their cashflow**

- MNEs will be able to create concentric CLEs with the interior circle being that of the entities they own
- **Reduce radically the dependence from the Banking system and Trade insurance companies**
- Being able to create their own dedicated financial tools
- **Being able to issue CLE specific smart bonds and be funded from within their ecosystem**
- Being able to practice effortlessly advance forms Supply Chain management
- **Being able to introduce AI-powered Advance Supply Chain Finance forms** using own reserves or ecosystem wide ones without the involvement of the Banking system
- Enhanced ability to create novel forms of debt-based acquisitions and financing new start-ups in order to expand rapidly
- Achieve far reaching operational process optimisation
- Introducing B2B novel loyalty schemes
- **Introducing new novel types of payroll** and ecosystem-wide internal project funding
- **Introducing new novel forms of pensions schemes**
- Introducing novel forms of ecosystem funded leasing schemes
- Reducing by a factor of 5 the cost of consumer-deriving payments
- Standardising e-invoicing and expenses
- Automating accounting, payroll, etc.
- **Tokenise their social contribution**
- **Profits from msc1 price increase**
- **Potential shares, equity and profit sharing from SN2**
- Increased ability to finance startups in order to acquire technology ahead of the competition

LEs

LEs can benefit by increasing their ability to:

- **start their own CLEs**
- **gain competitive advantage** vs the competition
- expand to new markets and countries irrespective of regulatory frameworks or bureaucratic constraints
- **manage intelligently their cash flow and use msc1 as a hedge instrument**
- **introduce intelligent payroll and occupational pension schemes**
- Reduce radically their cost of Banking and their dependence from credit lines and loan-based schemes
- **create their own loyalty programs** and with that own the customer that until today belong to their banks or Loyalty programme providing organisations
- Enhance their marketing abilities through the u-paid-m mobile channel

- simply alter their operational processes economies of scale that **can free significant capital** that can be used for growth. The average LE can save a staggering 23 c in every € 1 of revenue
- **expand and grow using smart contract and trustless partnerships** instead of acquisitions
- expand cross-borders through smart partnerships at very low cost
- issue growth bonds within their ecosystem or to private investors
- **profit from the msc1 price increase they hold**
- sell through smart contracts SAFE shares in secondary markets in order to grow and expand
- introduce e-invoicing at a very low cost
- **Reduce radically fraudulent transactions**
- design on smart contracts and introduce pay later or pay in instalments debt schemes without the involvement of Banks or Cards by utilising fr cash flow within their ecosystems
- introduce low-cost smart control in personnel expenses

SMEs

SMEs can benefit by increasing their ability to:

- **Create their own LGEs**
- **Join larger existing LGEs**
- Manage intelligently their cash-flow
- **Introduce financial tools like buy now pay later or payment in instalments to their ecosystem without involving Banks or Schemes**
- **Join larger Loyalty schemes or even create their own**
- Introduce Smart Payroll
- **Enjoy the benefits of e-invoicing in most cases for free**
- Use msc1 to smart hedge capital and cash-slow surpluses
- Introduce economies of scale that can boost their profitability
- Enhance their marketing abilities through the u-paid-m mobile channel
- Enjoy fraud free transactions
- **Grow faster thanks to Smart Partnership schemes**
- Create novel supply management strategies through the use of smart contracts
- Expand into new markets without bureaucratic constraints
- **Reduce radically their cost of Banking and their dependence from credit lines and loan-based schemes**
- Raise smart capital through their ecosystems
- **iProfit from the increase of the price of msc1, the potential ownership of SN2 shares and possibly free msc1**

- Sell their shares in order to raise finance using smart contracts either to the ecosystems they participate in or through the Smart Contracts' marketplace (currently under construction)
- **Reduce the cost of transacting on a retail level by a factor of 5** (Where applicable)

Sole Traders and Family businesses

They will be able to:

- **Join any number of CLEs**
- Start the seed of a new CLEs by smartly partnering with a larger organisation within their supply chain
- **Reduce transaction cost in B2B2C interactions**
- **Join existing Loyalty programs** impossible to create on their own
- Enjoy the benefits deriving of a owning an e-wallet including low currency exchange cost
- **Gain access to the e-invoicing platform**
- **Utilise the power of u-paid-m as a payment method** and its lower transaction cost
- Secure their trade through Smart Contracts warranted by SN2
- Enjoy low-cost Legal advice on trade issues
- Smartly and risk-free invest through their ecosystem utilising their cash-flow surplus and their smart pensions
- **Create a personalised smart pension**
- Enhance their marketing abilities through the u-paid-m mobile channel
- **Profit from the price increase of msc1, the potential share ownership of SN2 and possibly free msc1**
- **Reduce their cost of banking**
- Enjoy fraud free transactions
- Join consumer credit schemes of larger CLEs
- **Reduce their trade risk and the need to buy trade credit insurance**
- **Secure their capital through msc1 ownership used as a hedging mechanism**
- Create Smart Partnerships to expand at very low cost even cross-border
- Become market makers and enjoy additional revenue streams
- **Raise smart capital through their ecosystems utilising the benefit of debt underwriting trust lines**

Finally, individuals

Will benefit from:

- The ability to own an e-wallet and the benefits deriving by it from low exchange rates to personal low-cost remittance through SN2's wallet
- Start the seed of a new CLEs by smartly partnering with a larger organisation within their supply chain
- Ability to create trusts with others based on Smart contracts
- **Ability to pay at a later stage** (end of month loans)
- Convenience (ease of use)
- **Profitability from the ownership of msc1, including free msc1**
- **Capital hedging** when this will become necessary
- **Access to capital** even with low credit scores thanks to the systems ability to create debt underwriting through trust lines from other individuals or businesses
- **Ability to become market makers and create an additional income and**
- In the non-distant future, the ability to issue personal bonds!
- **Extend trust lines to other entities and profit**



Issuance rules, asset price & capital value to be raised in series A

Initial launch price is set at equivalent of € 1.82. Currencies accepted will be XLM, Euro, CHF, USD and GBP. Deposits can be made only through Bank transfers. Potential investors will have to undertake a KYC test and on successful completion they will be able to register their Companies (where applicable and as part of the process prove they have the right to do so) and subsequently chose to acquire msc1 or proceed with a trial. The last is applicable only to companies and Sole Traders. Trial scheme will not be expanded to individuals You can find all information needed at <https://hellenium.com/msc1>

We seek funding between € 3.64 ml capped at ~ € 10 ml at a first come first served basis representing up to a max of 8% of the post-investment value of the company.

55% of the assets' value will be stored in unused stable value assets as collateral. The remaining 45% of the asking € 1.82 initial offer plus a 6% return above any inflation on the values of the collateral assets will be use will be warranted by SN2.

The warranty will comprise of elements relevant to ownership and will vary between individuals, sole traders, SMEs, LEs and VLEs. In most cases it will be in the form of SAFE contracts in order to offer the maximum possible returns to the investors from this series A.

In case equity or dividends or profit needs to be distributed all will be rewarded according to the amount of currency the own



Why are we running this MSTO?

We explained above that SN2 and its ecosystem have financed our expansion till now and made it possible to create all these technologies and our infrastructure.

We reached a point in time where we believe we have all it takes to make the system available across the whole Europe and beyond.

This requires partnerships, resources and to spread the word. All of these, need capital to fuel our expansion.

We will use this initial capital to:

- **provide the project with the visibility** it deserves to fuel our expansion and within this we include a hefty marketing budget
- **hire additional c-level operating BDs** that will introduce the services and their benefits to decision makers
- **build our own campus the estate of which in its entirety will become part of the stable collateral underlying the value of msc1**
- **hire additional developers** and CLE support personnel locally wherever new CLEs will be created
- **expand to the rest of the EU.**
- **build additional Stellar nodes** in order to cover all localities and fiat currencies our CLEs will have to co-exist with, globally.



msc1 asset as a security

SN2 ecosystem comprises of successful multi-million revenue making businesses with the team supporting the project having an accumulated experience that is amounting in hundreds of years.

We are into payments, distributed ledger technologies and business transformation for decades.

We were ourselves advisors in other ICO and STO projects in the past and well known in the markets.

We need not advertise the ability of our developers as their work is there for all to see. We are not promising to build any technology. We invested and built it already.

We just need to expand and this is the main reason we are running this STO.

The initial 100.000.000 msc1 we created will be sold gradually to the businesses and individuals that will become eventually part of our wider ecosystem.

As a first step we intend to offer in the market 2.000.000 msc1.

We will honour demand of up to 4.800.000 msc1 if the demand is there provided the price remains at € 1.82 during the whole series A offering. This is below the 8% threshold we calculated in SN2 assets needed to underwrite the 45% value of msc1 we will sell as promised.

Briefly the calculations used are as following:

If we sell 4.800.000 msc1 with a value ~ € 10.000.000 then in the worst-case scenario the value of SN2 will increase between € 50 M and € 200 M depending on the multiplier one is using.

Assuming the worst possible scenario including a drop of CHF value by 30% (we will use initially as anchor) and no profit being made by our business or we totally fail to recruit new customers, **SN2 will need to issue SAFEs of the value equivalent to € 4.5 M + $5.5 * 0.3 = € 6.15$ M or the equivalent of ~ 12.5% of the increased value which is lower than the 8% of the post-investment value of the company.**

The remaining msc1 (above the initial series A sale) will be sold gradually through our exchange to future business customers and individual investors in their respective future price to cover their minimum participation needs. We need to remind that msc1 is actually a futures contract and not a currency per se.

Subsequent sales will follow the same security arrangements.

SAFEs will be transferable into actual msc1 equivalent after maturity (which is 24 months) in case no investment round without issuance of msc1 is made.

As all transactions within the CLEs that will be created have a theoretical minimum limit of €193.000.000 (assuming only the minimum theoretical increase of 6% over the next 12 months) new msc1 will be created only when daily transactions exceed this limit measured against the CHF currency equivalent.

Otherwise (and most probably), we will need to issue new msc1 when daily transaction outstrips its total value by >30% which is the buffer which SN2 will be holding in reserves.



Making money for our investors

Applied Socioeconomics & and making the vision a reality

Our previous experience with our B2B2B2B...G2B2C environments, all our products and services are dedicated to, has shown us that businessmen perceive the word “business ecosystems” or “socioeconomics” as something exotic, something new or difficult to be created. Nothing can be further from the truth.

Business ecosystems are societal institutional forms that developed from almost day one by the human race. Socioeconomics, equally, is nothing more than placing in the market products and services with a positive social impact.

Accepting the fact that almost any business starts with a single owner, then egalitarian societies were the first business ecosystems! Yes, business ecosystems are that old.

The problems we experience and try to solve today started from the moment several of us subscribed to the notion of “this is mine”.

Trust was lost and problems started but, as there is always a silver lining, we invented TRADE. To this day we have trade and no trust, well almost.

In the absence of trust collaborating harmoniously ecosystems seems in the eyes of businessmen a challenging endeavour, to say the least, even if trust is there actually but to a different degree. One may dislike for example his Bank and its charges but basically, he trusts it. Businesses may not trust all their customers but to some of them they offer credit terms.

CLEs minus 2DVVI and their own currency are already in place, we need not create any of them.

All we need to add is applied - socioeconomics

They may not be trusted fully by their suppliers but somehow, they do not send them an army of lawyers every time a delay or a payment occurs so their supply chain ecosystem somehow is functioning. The balance is maintained by power demonstrations that vary from shipping delays to intimidations. The problem is that the whole thing costs a fortune to maintain and to the benefit of very few. Who is benefiting? The invisible part of your ecosystem. From the trade insurance companies to currency speculators overlooking the bots that trade your money without sharing the profit with you and all others in between.

Do you know how many companies are getting a commission every time you buy something from abroad? 13!

Gentlemen, we have good news.

As of 2014 we have in our disposal the technological substitute of trust, the means to virtually integrate any supply chain (see 2DVVI) and AI-powered financial tools that allow the creation of these ecosystems. (CLEs). Add to that, a smart contracts facility and an internal to these CLEs currency and hey presto, you have all the ingredients to build perfectly functioning CLEs.

International Couriers for example have an army of subcontractors that deliver packages on their behalf. Imagine when the recipient needs to pay for a shipment from abroad with cash on delivery how many processes are being activated and how many mediators will get a commission. Now think instead of that if the whole exercise was as simple as the recipient scanning with his mobile a QR code and his e-wallet being debited with a specific amount which in its turn thanks to Smart contracts was split to cover the services of DHL that of their subcontractors, the leasing company for the vehicles, the tax to the state, the ... and all that was happening anywhere on the globe using exactly the same tools, the same mobile application and the same currency! No cards, no bank transfers, no exchanges, no mediators, no armies of accountants, no ifs, no buts, no fraud and no mistakes. Do you want to bet that this service will be cheaper?

Let's take another example. Think of yourself going to **the petrol station** filling up your tank and leave. In the background an IoT communicated with your mobile calculated your purchase and charged your e-wallet. Automatically smart contracts split your payment to the petrol station, the company that maintains/leasing the pumps, the logistics company, the fuel transportation one, the brand, the state and the distillery...and they update automatically their ERP systems. No cards, no bank transfers, no exchanges, no mediators, no fancy loyalty schemes promising points, no armies of accountants, no ifs, no buts, no fraud and no mistakes. Do you want to bet the service will be cheaper?

Imagine the same situation taking place in **a supermarket** or **a bus** or **a ferry** or **your insurance agent, the leasing company you buy your car from**

Gentlemen, the CLEs, minus 2DVVI and their own currency, are already in place, we need not create any of them. All we do is applied socioeconomics ...and reducing consumer prices ... and ok, eradicate fraud ...and late payments and...making you more profit. Simple....



Which brings us to our sales strategy

We believe in simplicity.

Our geographic expansion strategy is Europe first and subsequently where Europe ecosystems are driving us to. Our customer target base is equally simple.

They are existing closed bonded ecosystems like the ones described above. The ones we chosen as targets initially are:

- Food deliveries
- Couriers
- Super Market Chains
- Any type of Franchises
- Universities
- Linear supply chains like the fuel or insurance ones
- Cruise ships
- Anyone else with an existing Loyalty program
- Logistics Companies
- The Shipping industry at large
- And the power generating ecosystems

We operate only through partnerships with established large customers basis.

We have two at present - the customers of which, have combined revenues in excess of € 10 bn.

Our aim is a fee-free network of CLEs which can spread all over the world.

We felt, consequently, that it was premature at this stage to plan until we have more partners onboard and understand the needs of their customer basis.

We will use large part of the investments you will make to recruit the best of them initially in Europe and then the next of the world.



How we will generate profits and what our investors should expect

All charges participants of the CLEs will incur will be fluid in nature and will depend mainly on the speed of money circulation the degree of usage and of course the asset's retention time.

All of these will be described in the smart contracts that will underlying the operations of every CLE or single partnership agreement.

The items that will incur a fee briefly are:

- KYC/KYB
- E-wallets (yearly charges only)
- Informational e-wallets
- Dedicated blockchain nodes
- All 3 lines of support
- Branded Loyalty programs
- Branded mobile applications
- Basic transactions
- Currency exchanges
- Customisable front and back ends for monitoring CLE activity
- Custom made credit schemes
- Etc.

In all cases participants should expect to cover all these expenses by the economies of scale and the price increase of msc1.

Our aim is transaction, maintenance and fee-free network of CLEs which can spread all over the world.

Welcome to the future

SN2 February 2021

APPENDIX 1

DISCLAIMER

Important Information You must read the following disclaimer before making any purchasing decision in regards to the msc1 asset. The following disclaimer applies to the above document, and you are therefore advised to read this carefully. By accessing the Hellenium's project Whitepaper (the "Whitepaper"), you acknowledge that you have read, understood, and accepted the terms set out in this notice.

Selling Restrictions

The Whitepaper is intended solely to provide information and outline the msc1 technical aspects and our business capabilities. The Whitepaper is not constructed following Article 652a and Article 1156 of the Swiss Code of Obligations and does not constitute a Prospectus, an offering document, an offer, solicitation for investment, or engaging in any other similar activities as an offer in any jurisdiction, nor does it constitute or is purported to constitute investment advice, nor to provide any (including personalized) investment recommendations. Investors should make their own decision to buy or subscribe to buy msc1 or after consulting with their legal, investment, tax, accounting, and other advisors to determine the potential benefits, burdens, and other consequences of such actions related to our business offering. Hence, this Whitepaper has no legal validity and is not legally binding and cannot be relied upon, neither used as a mean to claim direct or indirect, incidental, punitive or consequential damages (including for the loss of profit or revenue) arising out of or in connection with these damages from SN2, SoNiceSoNice UK Ltd and any of its subsidiaries or any of its officers, directors, agents, and employees, affiliates, successors and assigns. Msc1 will not be registered under or offered in compliance with applicable securities laws of any state, province, territory, county, or jurisdiction of the United States or in any jurisdiction in which such offer or solicitation would be unlawful before registration, exemption from registration or qualification under the securities laws of any such jurisdiction and therefore no offer, solicitation, advertisement or whatsoever is made concerning the citizens, permanent residents, and green card holders and any persons residing in the United States. Msc1 are not for sale or distribution directly or indirectly in or into any jurisdiction into which the same would be constructed as unlawful.

Forward Looking Statements

This Whitepaper may contain certain forward-looking statements including, but not limited to, statements as to future operating results and plans that involve risks and uncertainties. Such forward-looking statements involve known and unknown risks, uncertainties, and other factors which may cause the actual results, performance, or achievements of the msc1 and the Company, and its' partnerships to differ materially from any future results, performance, or achievements expressed or implied by those

projected in the forward-looking statements for any reason. No representation, expressed or implied, is or will be given, and no responsibility or liability is or will be accepted by the SN2 ecosystem, its directors, employees, agents, and advisors as to the accuracy or completeness of the information contained herein.

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LEGAL BACKGROUND

The Hellenium project signposts a departure from the operating nuances of traditional banking clearing systems with the impeccable astuteness offered by the adaptation of blockchain technology. Is Intended to democratise the ability of virtually integrating supply chains and ecosystems to eliminating through automation and Smart Contracts all unnecessary processes within them and achieve extraordinary operating results. Through the Hellenium project, the holders of the digital assets, a.k.a. msc1 tokens will have the ability to achieve economies of scale beyond the ability of any current processes reengineering methodology and practically a fee-free intra and cross-border trade for the first time. To the above, one can add the very strong probability of significant profit deriving by the meta-stable asset's nature as a Futures Contract the value of which is a. immune to inflation b. is uncapped in relation to its potential exchange rate against any fiat currency and c. can introduce a new perspective to the notion of a medium of exchange.