

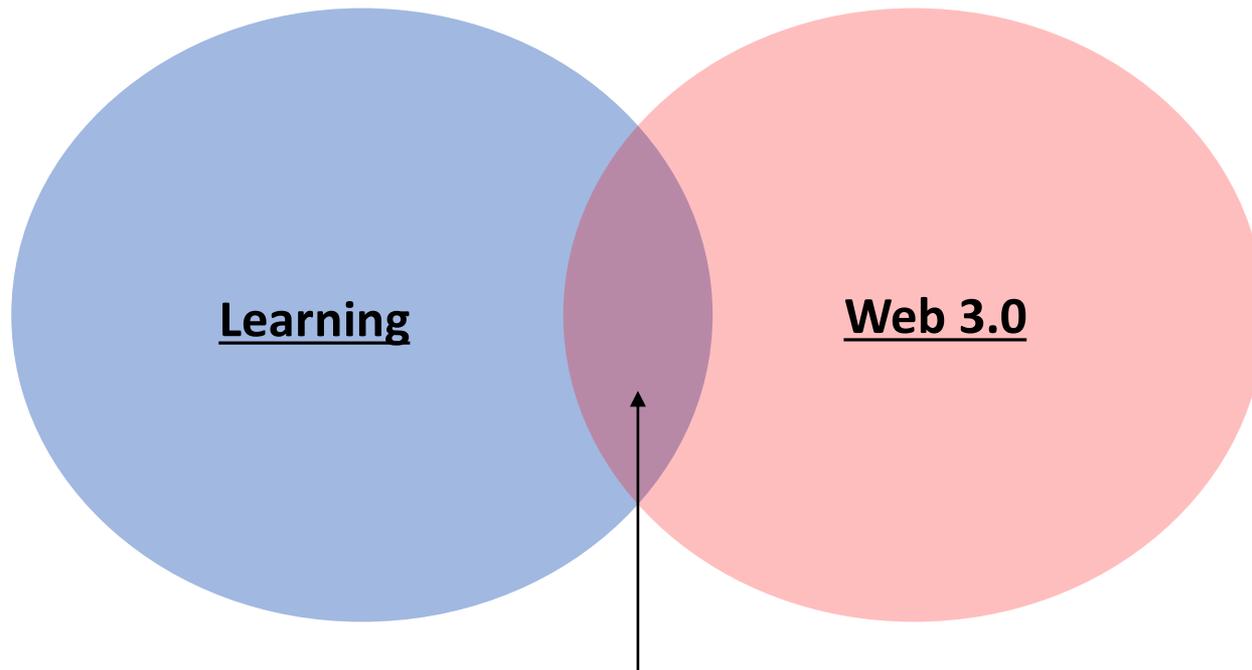


ayu
ecosystem

Whitepaper

Focus (High-Level)

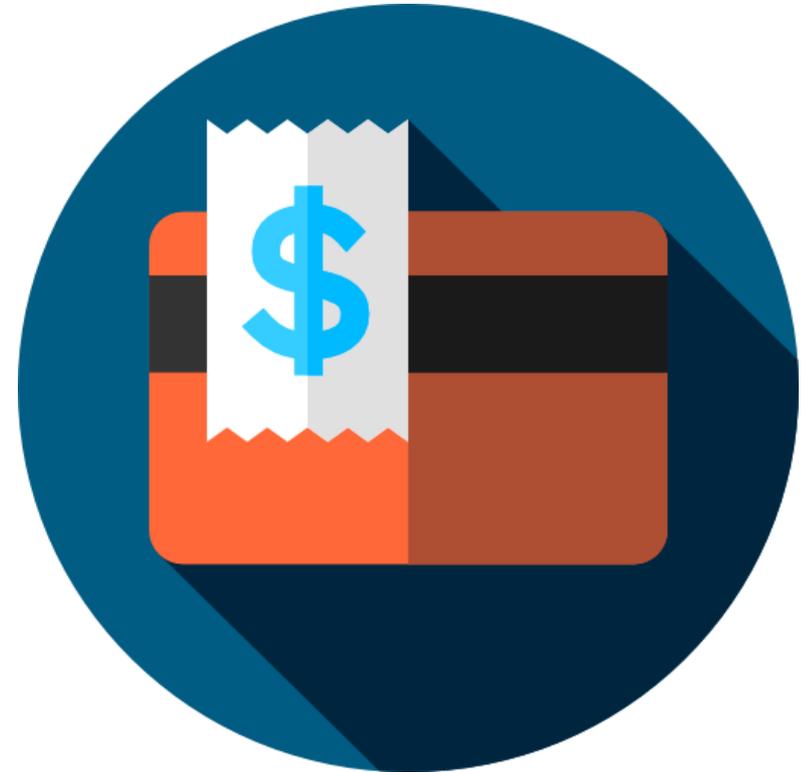
Business Problem: *Make every kid and every young adult in the world Financially Literate*



ayu ecosystem - at the intersection of Learning and Web 3.0...

The Challenge

- **Financial Illiteracy is an epidemic**
- A recent survey by S&P Global showed that financial literacy rates across most of the world are under **50%**
- **63%+** of us live *paycheck-to-paycheck*, with no savings to cover emergency expenses
- **41%+** of adults wish they were more financially literate and could teach their kids the same
- Financial illiteracy is a **multi-generational issue**
 - If parents don't know how to manage money, they can't teach their kids
 - Schools don't teach financial literacy.
 - Thus, kids have no way of becoming financially literate and can't break out of this multi-generational "debt trap"
- **Realizing the above, 25 of the 50 US states have now mandated financial literacy education in their schools**



Our Solution: ayu ecosystem

ayu is a kids-focused L2E ecosystem that introduces, enables and incentivizes financial literacy and money management for kids in a fun way



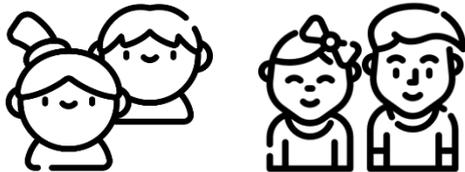
Age Focus

5



22

YEARS



Kids (Under 17)

- Parents sign-up kids
- Content outline for ages 5 to 17 completed and ordered by age
- Special “paid” courses will be developed for “accelerated learners”

YEARS



Young Adults (17+)

- Young adults’ sign-up without adult involvement
- Content not structured by age/stage – organized by key topics that everyone should know as they enter the workforce

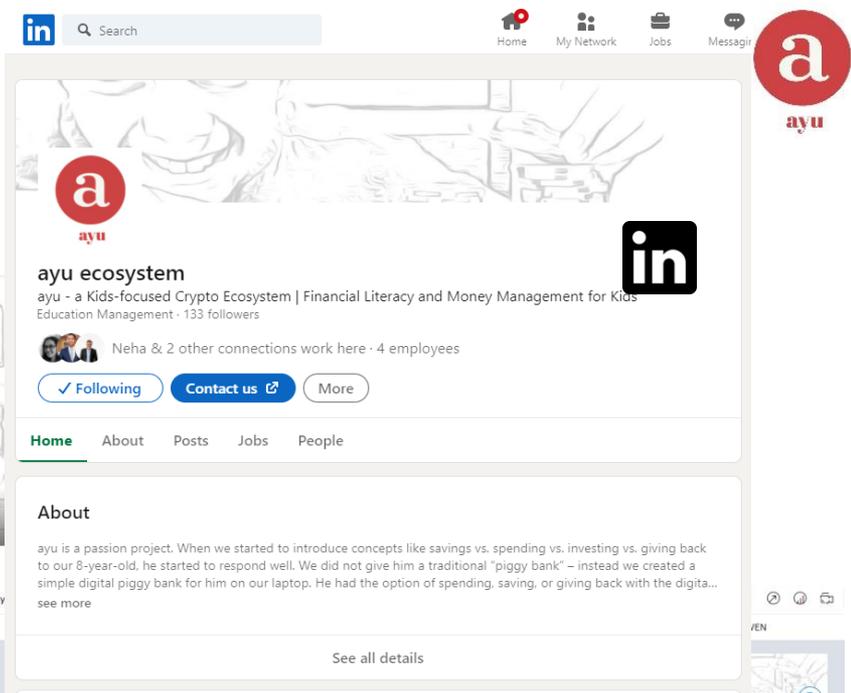
Digital Machinery



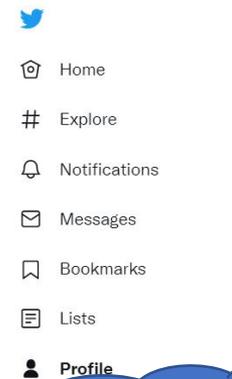
Facebook Business Suite interface showing the 'Manage Page' section for 'ayu ecosystem'. The page name is 'ayu ecosystem' with 192 members and 7 online. The Business Suite includes options for Inbox, Publishing tools, and Business Apps. A list of members is visible, including Neha Shah Usa (admin), RK (owner), Josh, and Alessandro 1518.



Facebook profile page for 'ayu ecosystem' (@ayu.ecosystem). The profile picture shows a smiling child with stacks of coins. The bio reads: 'ayu - a Kids-focused Crypto Ecosystem | Financial Literacy and Money Management for Kids Education Management - 133 followers'. Navigation tabs for Home, Drives, Groups, Jobs, and More are visible.



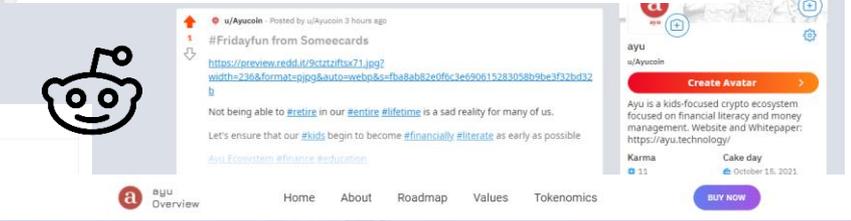
LinkedIn profile page for 'ayu ecosystem'. The bio reads: 'ayu - a Kids-focused Crypto Ecosystem | Financial Literacy and Money Management for Kids Education Management - 133 followers'. It shows 4 employees and options to follow, contact, or view more.



Twitter navigation menu with options: Home, Explore, Notifications, Messages, Bookmarks, Lists, and Profile.



Twitter profile page for 'ayu' (@ayuecosystem). The bio reads: 'Ayu - Financial Literacy and Money Management for Kids and Young Adults'. It shows 92 tweets and a join date of August 2021.



Reddit post from user 'Ayucoin' discussing '#Fridayfun from Someecards'. The post includes a link to a preview image and text about financial literacy for kids.



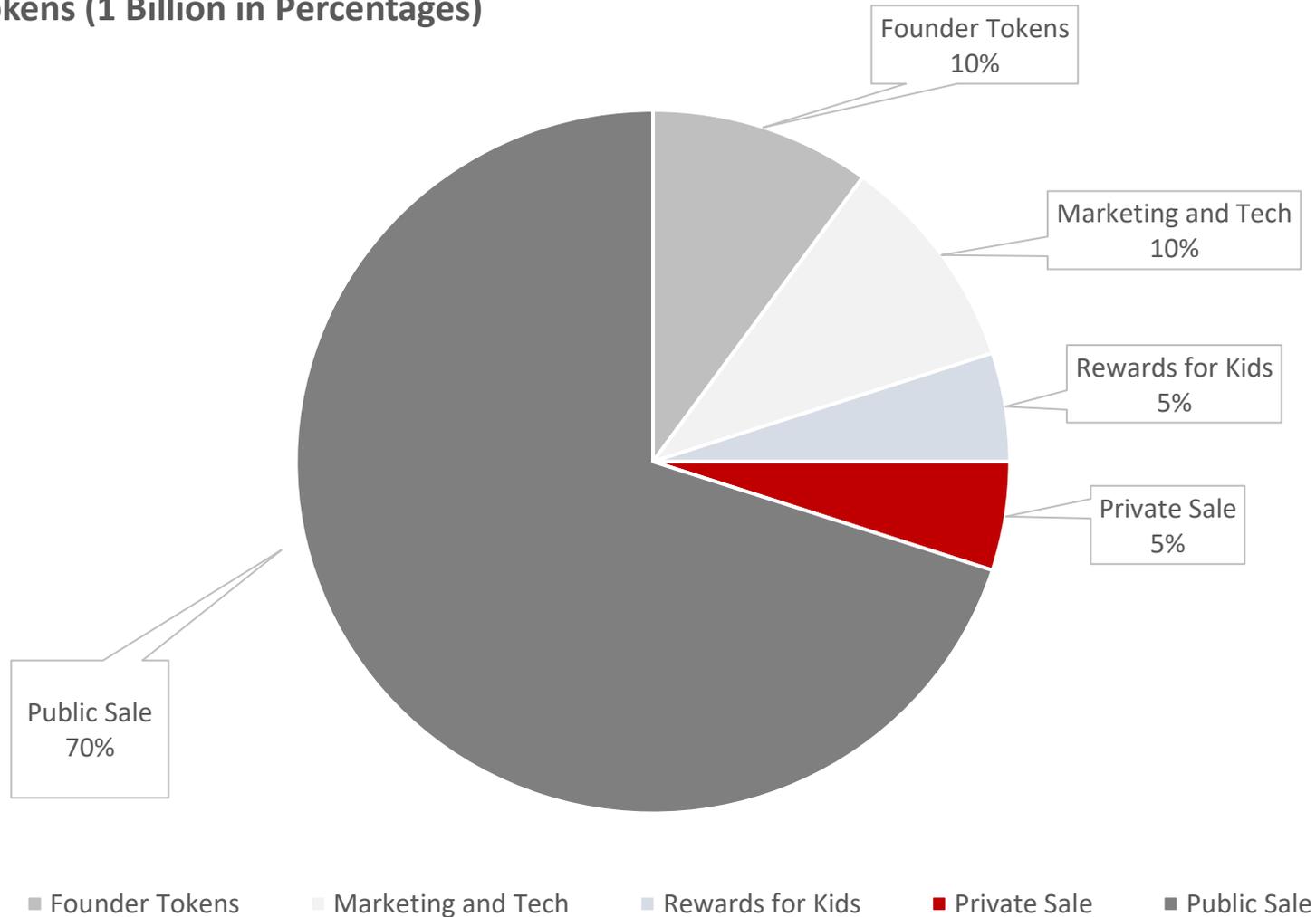
ayu website landing page with the title 'ayu - A Kids focused Crypto Ecosystem'. The subtitle is 'Financial Literacy and Money Management for Kids'. There are 'GET STARTED' and 'WHITEPAPER' buttons.

10K+ Followers on social platforms



Token Supply and Allocation

Tokens (1 Billion in Percentages)



Our Ultimate Vision

Enable every critical touch-point where kids & finance intersect.



Anna wants to go to college. She looks up the college website to see how much her tuition would cost. The college site says that her tuition payment is “XXX USD or YYY ayuTokens”. She is glad to see that the ayuTokens that she earned/bought a few years ago can now be used to pay her tuition. Over the years, the value of her investment has risen as she has received multiple rewards and some portion of the supply has been burned. The ayu ecosystem enables her to do this.



Sara is very passionate about the community. She wants to give back to causes she is passionate about. She wants to do this on a one-off basis, as well as have an auto-mechanism where she can give back a specific portion of the tokens she earns. The Give platform will allow her to do it.



Ryan wants to diversify his portfolio (as everyone should) and wants to leverage his ayuTokens for yield farming as well as to invest directly into traditional financial instruments. He uses Invest to yield farm as well as directly buy stocks, bonds, and/or any other types of financial instruments.



Sam likes to shop. His earnings come from the pocket money he makes, but he also makes “money” by playing video games and/or going to gaming parlors like Chucky Cheese. Through Shop, he will now have the option of earning ayuTokens instead of “Chucky cheese tickets” (or equivalent) when he plays and wins at a gaming parlor. He will then be able to use Shop to use these ayuTokens to shop on several other sites that are integrated with the Shop platform. More interestingly, he will also be able to use these same ayuTokens on Give, or Invest (as above). So, what he once won or “earned” at a gaming parlor can now be used to pay for his tuition, or to help underprivileged kids in the developing world.

**THANK
YOU**