E HAILING FM

AN ONLINE RADIO FOR E-HAILING / RIDESHARE / ON-DEMAND APPS GLOBAL COMMUNITY
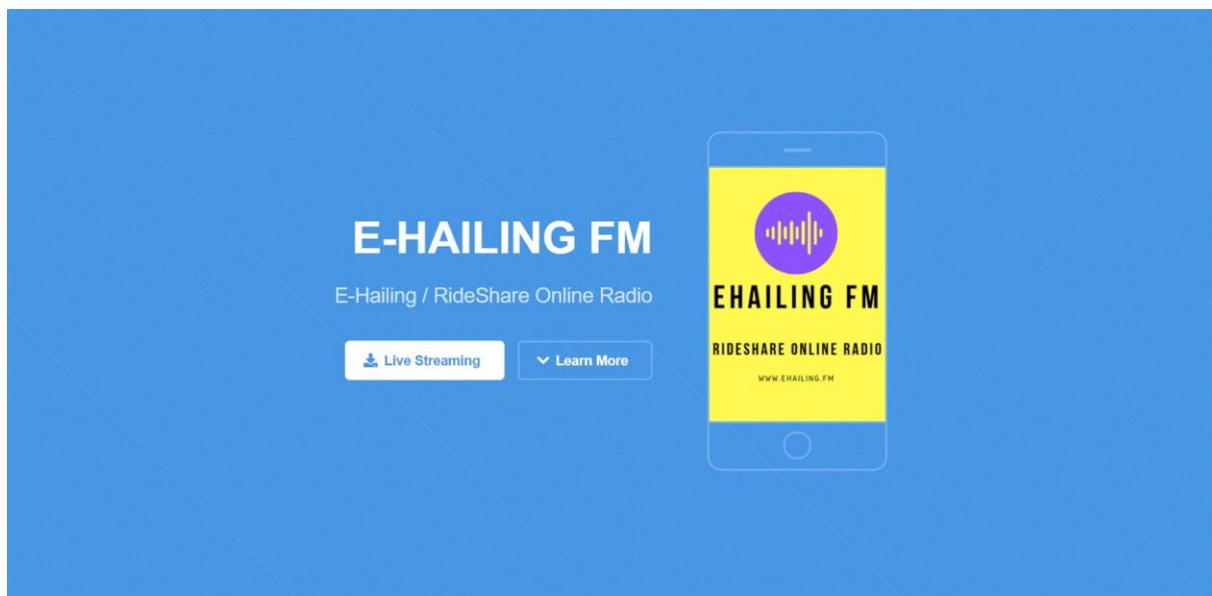
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cuBiTC Solution (CA0242676-X)

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2. INTRODUCTION

This white paper describes the structure, functionality, and features of EHailingFM, a global Online Radio for E-Hailing / Rideshare / On-Demand Apps targeted global community being launched by a Malaysian company, **cuBiTC Solutions (CA0242676-X)** in June 2019.

At the time of writing, the Ehailing FM has running live with two (2) nation based chapter (Malaysia and Indonesia), and its primary function is to serve as a global Online Radio for E-Hailing / Rideshare / On-Demand Apps targeted industry. However, the conceptual business model of EHailingFM is not just confined to an Online Radio only but to become a SUPER APPS.

The EhailingFM mobile apps will includes the implementation of digital cryptocurrency wallet and other function aimed at the massive adoption of cryptocurrencies in the future. We will describe these instruments in the chapters devoted to the company's roadmap and development throughout 2021.

Through its services and digital tools, eHailingFM intends to improve the overall user experience while aiming to build a foundation for a global community of e-hailing / rideshare / on-demand apps users, E-Hailing Operator companies, business customers, and merchants into a viable market, or an ecosystem that will expand with the implementation of new features on EHailingFM. All the components mentioned above in combination will provide a stable ground for the mass adoption of EhailingFM Online Radio worldwide.

3. OPERATION OVERVIEW

WHAT IS EHAILINGFM

eHailingFM is a global Online Radio for E-Hailing / Rideshare / On-Demand Apps targeted global community. For almost 10 years already, there are no radio that being designed to cater the needs for e-hailing / rideshare / on-demand apps driver (a.k.a **The Driver**) to listen too. Not even a local specific country based radio whatsoever.

The Driver mostly spend longer time behind the wheels or motorcycle. Some are as low as 2 hours daily while others drive more than 16 hours daily. Normal terrestrial or online radio station tend to play music and information not related to the driver needs, therefore there are a loophole that eHailingFM could cover.

To make it easier as most driver use Internet for their daily e-hailing / rideshare / on-demand apps usage, eHailingFM broadcast our content via Internet which being based on geolocation (meaning that local user will be listened to local content). This will suit the need of local listener to get more information about their specific industry in real time with a local music played on the apps.
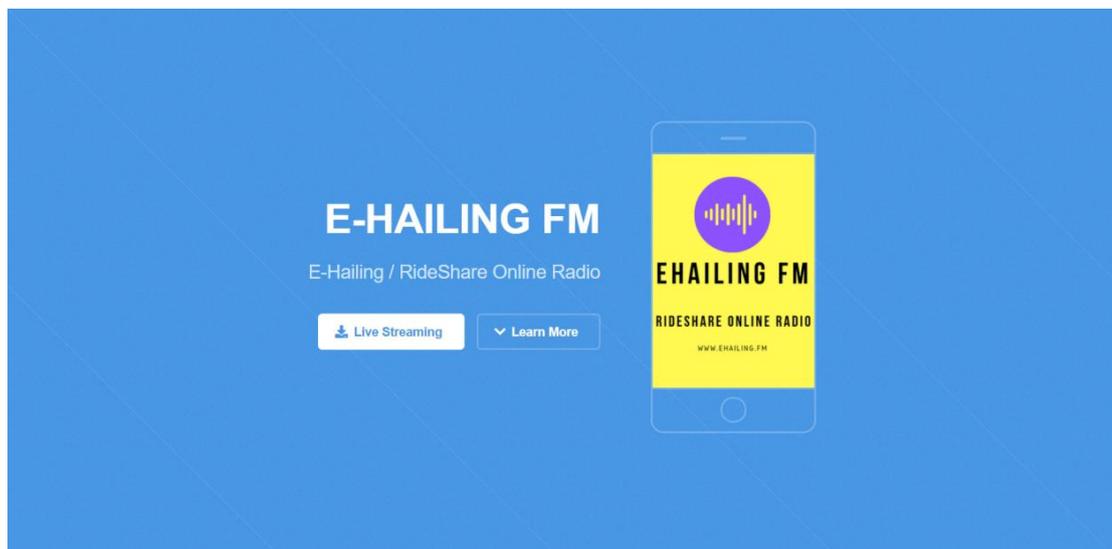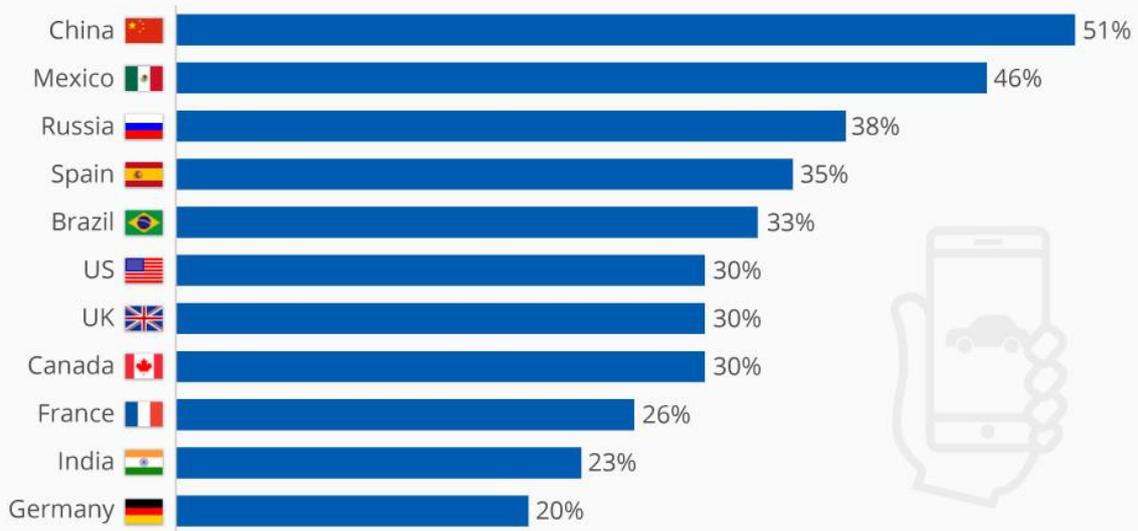
THE EHAILING / RIDESHARE / ON-DEMAND APPS INDUSTRY

Market Overview

The E-Hailing / Ridesharing Market is expected to register a CAGR of 19.2% in the forecast period of 2019 - 2024. The increase in demand for cost-saving and time-saving transport will drive the market.

- Advances in technology that aid in the adoption of ridesharing, and governmental policy support, such as toll fee waivers and high-occupancy vehicle (HOV) lanes, are bolstering the market growth. Investors are rushing to claim a stake in the developing ridesharing market.

- Ridesharing has emerged as a clean, smart, and powerful tool to deal with the fallouts of urbanisation and the development of megacities. It is estimated that ridesharing could reduce the number of cars needed on urban roads globally by over 2 million vehicles, decrease vehicle kilometres travelled by around 40 billion and lower the corresponding end-of-life (EOL) emissions by over 16 megatons.

- It is also believed that ridesharing can have a positive impact on the entire automotive industry. While there might be fewer cars on the road, the amount of mileage will increase.

- Autonomous self-driving vehicles are expected to be used for ridesharing purposes. In Yokohama, Nissan is expected to run a pilot program for Easy Ride, a mobility service brand created in collaboration with DeNA Co., Ltd.

- Though Uber and Lyftshare are market giants, they are not acknowledged for the analysis since they offer taxi and ridesharing services in multiple cities, also their drivers work for a profit, unlike traditional ridesharing.

- However, the security of self-driving cars would be a significant obstacle, mainly because the technology would be of extraordinary interest to hackers.

Mobility Apps Have a Long Road Ahead to Mass Adoption

% of people who have used an app for mobility services*

Country	%
China	51%
Mexico	46%
Russia	38%
Spain	35%
Brazil	33%
US	30%
UK	30%
Canada	30%
France	26%
India	23%
Germany	20%

* incl. ride hailing services (Uber, taxis), renting a car or bike for a short trip and sharing a car with a stranger
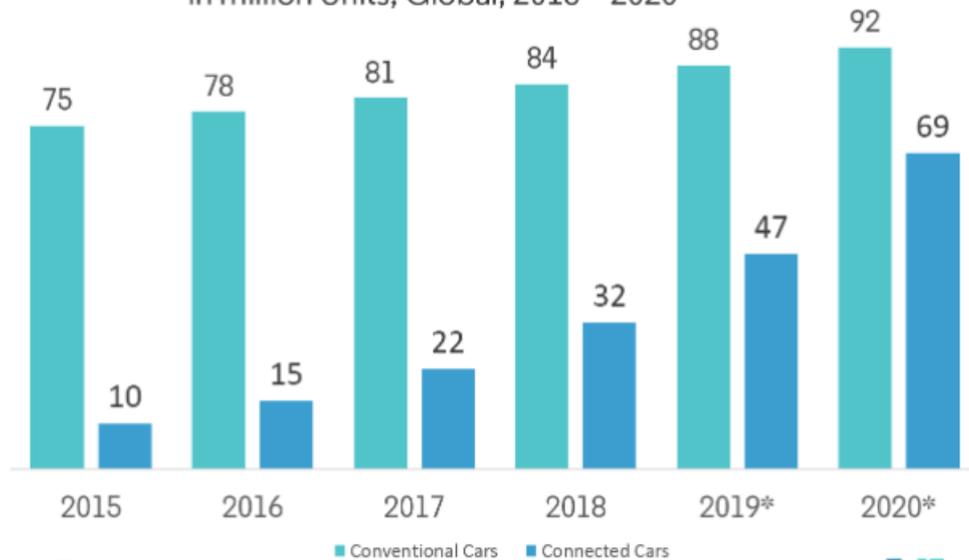
Based on an online survey of 43,034 people across 52 countries conducted between Dec. 5, 2016 and Feb. 2, 2017

@StatistaCharts   Source: Dalia Research

statista

Connected Cars v/s Conventional Cars shipped, in million Units, Global, 2015 – 2020*

Year	Conventional Cars	Connected Cars
2015	75	10
2016	78	15
2017	81	22
2018	84	32
2019*	88	47
2020*	92	69

■ Conventional Cars ■ Connected Cars

*Forecast
Source: HP Enterprises

Ridesharing Market - Growth Rate by Region (2019 - 2024)

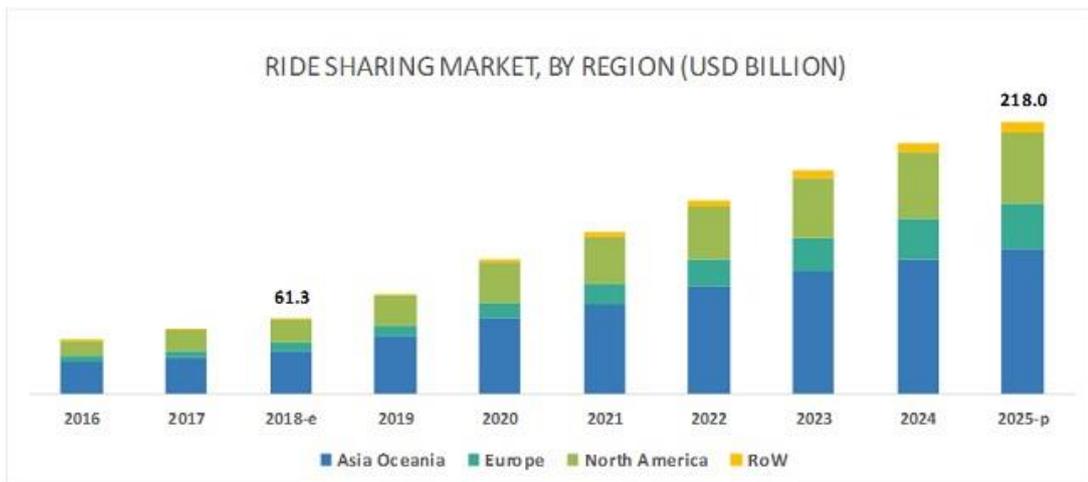Regional Growth Rates

High
Mid
Low

Source: Mordor Intelligence

COMPETITIVE LANDSCAPE

The major players include Uber, Didi, Blablacars, Zimride, Carpool, Grab, Lyftshare, among others. The market is fragmented as there is high competition in the market among major players since this market is booming there are more entrants in the market creating more competition with their various unique services, on the other hand, the major players are trying to increase their users. Therefore, the market concentration will be low.

THE MARKET / FINANCIAL POWER

Ride Sharing Market to reach USD 218.0 billion by 2025. Ride Sharing Market is valued approximately USD 51.3 billion in 2017 and is anticipated to grow with a healthy growth rate of more than 20% over the forecast period 2018-2025.

RIDE SHARING MARKET, BY REGION (USD BILLION)

218.0

61.3

2016 2017 2018-e 2019 2020 2021 2022 2023 2024 2025-p

■ Asia Oceania ■ Europe ■ North America ■ RoW

Attractive Opportunities in the Ride Sharing Market

CAGR
19.87%

USD 218.0 Billion

USD 61.3 Billion

2018-e   2025-p

- The ride sharing market is estimated to reach USD 218.0 billion by 2025 from USD 61.3 billion in 2018, at a CAGR of 19.87%.
- The major drivers of this market are growing need for personal mobility in wake of rising urbanization and fall in car ownership
- Maintaining a proper sustainability and profitability model is one of the critical challenge experienced by ride sharing service providers
- Asia Oceania leads the ride sharing market owing to high population and increasing urbanization. Also, less vehicle ownership among people also leads to high ride sharing market in the region

Rising vehicle prices along with the increase in prices of fuel are the major factors which are driving the growth in the Global Ride Sharing Market. Growth in the prices of vehicles such as the car has resulted in a declining number of car owners, and the increasing trend of having personal mobility is leading to the growth of the market. Additionally, integration of ride-sharing services with the smartphones is another major driver boosting the market. However, variation in policies in different regions and economics limitations in several countries restrict the market growth.

An arrangement that connects drivers with passengers via a website or an app is known as ride sharing. The vendors that provide the services are known as transportation network companies. The business model is selected by these companies according to the targeted demographic of the area. There are numerous benefits associated with the ride-sharing such as it provides a convenient ride. The commuters can go wherever they want to go conveniently with no need to have a personal vehicle or to use a bus or taxi. Moreover, ride sharing is cost-effective; as more than one person share the ride and it is easy to get a ride through app or website. Owing to such benefits, the market for ridesharing is estimated to grow significantly in the near future.

Current & Projected Number of Ridesharing Users, Globally

Numbers Are In Millions of People. Source: Statista
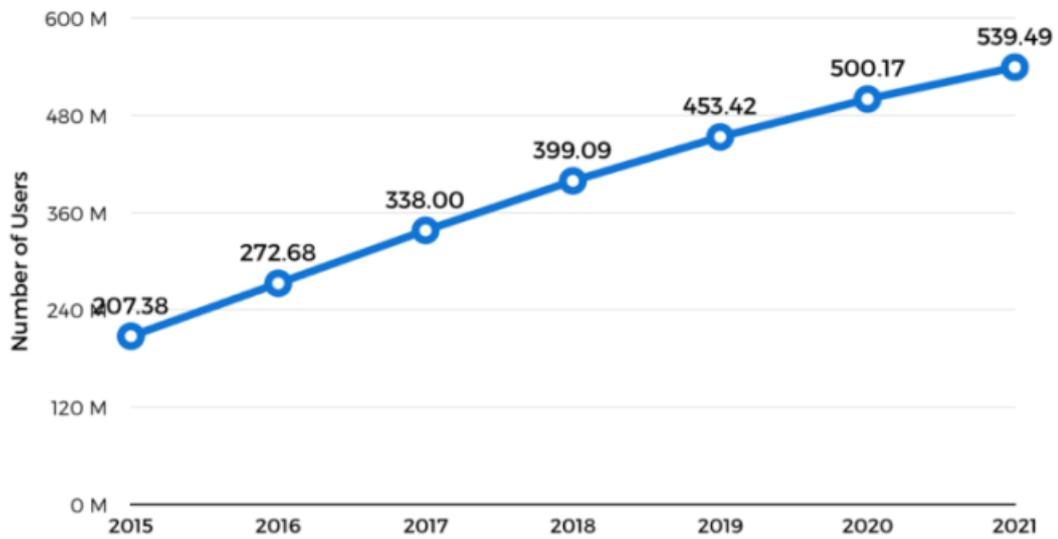
Key areas considered for regional analysis of global digital money transfer market includes Asia Pacific, North America, Europe, Latin America and Rest of the World. In region such as Asia-Pacific, Middle-East and Africa, rise in usage of passenger vehicles set the growth in ride sharing market over the forecasted period 2018-2025. Asia-Pacific is estimated to hold a prominent share of the ride sharing market. Developing countries, such as Indonesia, India and China, are significant players boosting the demand for the Ride Sharing Market. Europe, North America and the Middle East and Africa are continuously witnessing infrastructural growth which fuelling the demand of Ride Sharing Market over the coming years. Asia Pacific region is contributing towards the growth of global ride sharing market and anticipated to exhibit higher growth rate / CAGR over the forecast period 2018-2025.

THE TECHNOLOGY

There are 2 key areas that the technology needs to make eHailingFM business reaching it goals.

1. A mobile apps for Online Radio that includes digital wallet based on blockchain

Initial stages for a mobile apps for eHailingFM have been started to handle multiple chapter online radio selection. This apps will be integrated with an affiliate system complete with a digital blockchain based wallet. This blockchain based wallet shall handle EHFM Token as a default cryptocurrency with a high end security mechanism. Advertisement placement either radio or via mobile apps shall be using this digital wallet. It's a mandatory for all user and/or client use these EHFM Token as their payment for the services.

2. A global portal system that includes merchant tool and payment system to accompany a music label system ordering and streaming.

EhailingFM will be developing a new web portal system to handle a commercialised music label ordering and streaming for indie market and other freelance music (open label). This web based portal shall be integrated with merchant tool and payment system that support EHFM Token. All payment either in or out from these web portal (including advertisement placement and others) shall be done using the EHFM Token.

EHFM Token will be a specialized utility token for usage on entire eHailingFM ecosystem which comprising many functionality and other services which will be integrated from time to time as the ecosystem grows.

4. FUTURE / GLOBAL EXPANSION

eHailingFM were designed to be handle worldwide based on local chapter. This local chapter need to pay a standard licensing fees set forth by the company each year. Each country where the local chapter resides have their own autonomy operating that chapter. They can control advertiser placement and others day to day chapter operation. They will need to follow the 'Standard Operating Procedure' to make the operation running smoothly.

They are two type of licensing fees need to be paid upon opening any local chapter.

1. One time setup fees
2. Yearly operating fees

Both fees shall be paid using either BITCOIN / ETHEREUM / EHFM Utility Token based on the value set forth by the company.

Twice a year all local chapter shall be needed to present their progress report. It's a mandatory and this will be a global meeting in which chapter need to organize it on rotation. This exercise is to strengthen the bond of all chapter and to address the problem each chapter received upon running this business model.

From time to time the company shall introduced technology and others business for the benefits of chapter operator and it will be targeted to handle Industrial Revolution 4.0 and Internet / Media model.

5. FINANCIAL

To have eHailingFM operation running smoothly, the company need to manage the financial with a good governance. To manage this, we are putting two type of financial funding and their controller.

1. Self-Funding (Initial capital, CAPEX and OPEX) has been done for almost 4 months from the start of eHailingFM.

2. Token Sale (CAPEX and OPEX)

Both financial funding was monitored internally with our in-house financial department with the support from a third party auditor in which we will announce later.

CROWD FUNDING (UTILITY TOKEN SALE)

Based on the planned Crowd Funding, we are planning to initiate a TOKEN SALE to generate new funding to eHailingFM project. This TOKEN SALE will be held based on below particular.

TOKEN NAME	: eHailing.FM
TOKEN SYMBOL	: EHFM
TOKEN TECHNOLOGY	: ERC20
TOKEN TOTAL QUANTITY	: 100 MILLION
TOKEN SALE VALUE (PUBLIC PHASE 1 - 40 MILLION)	: 0.00025 ETH EACH
TOKEN SALE VALUE (PUBLIC PHASE 2 - 40 MILLION)	: 0.00028 ETH EACH
TOKEN SALE VALUE (PRIVATE – 10 MILLION)	: 0.00022 ETH EACH
TOKEN HELD FOR BOUNTY PROGRAM	: 4 MILLION
TOKEN HELD BY DEVELOPER (EHAILINGFM)	: 3 MILLION
TOKEN HELD BY ADVISOR	: 2 MILLION
TOKEN HELD BY FOUNDING MEMBER	: 1 MILLION
TOKEN DEX SUPPORT	: NATIVE DEX
TOKEN USAGE	: UTILITY

TOKEN DISTRIBUTION

We advised our client to hold any ERC20 based ETH wallet for usage and management of their token. It's advisable for our client to get a secured wallet to handle this. Based on our TOKEN SALE, listed below is the standard token distribution that we planned to have.

PRIVATE SALE OF TOKEN started on 10th October 2019 and ended on 14th October 2019.
PUBLIC SALE OF TOKEN (PHASE 1) started on 15th October 2019 and ended on 14th December 2019.
PUBLIC SALE OF TOKEN (PHASE 2) will be started on 15th December 2019 and ended on 14th June 2020.

Any un-sellable EHFM TOKEN will be put on sales via any ERC20 EXCHANGER (which we will determined later) based on the real market value. These ERC20 exchanger listing will be done by end of 2020 or as early as 2021.

TOKEN BUY BACK PROGRAMME

eHailingFM will initiate a TOKEN BUY BACK programme starting on January 2021 until ERC20 Exchanger listing started. This will benefit our EHFM token holder who wanted to have an early exit within these specific time frame.

Listed below is our suggested **TOKEN BUY BACK VALUE**

FIRST BUYBACK (60 MILLION)   : 0.00030 ETH EACH
SECOND BUYBACK (30 MILLION)   : 0.00033 ETH EACH

BUY BACK PROGRAMME SUGGESTED DATE
FIRST BATCH   : 15th JANUARI 2021 until 14th May 2021
SECOND BATCH   : 15th JUNE 2021 until 14th August 2021

TOKEN ECOSYSTEM

To make the EHFM Token useful, there should be a multi-channel ecosystem being built to support the entire system. This is the core of what EHFM should encompassed within the timeframe and technology.

First Initiative:

To develop an online radio mobile apps which have a standard feature which is to provide a vast selection of local chapter radio within the single mobile apps. It must be a "geolocated" based whereby local chapter will be automatically selected based on location. User can manually select their favourite local chapter by itself.

This FREE Mode mobile apps shall be included with an advertising features whereby from time to time there will be advertisement shown either at the bottom of the apps or as a full screen. This advertisement can be disable in a PAID Mode. The payment for this paid mode will be available via EHFM Token. Registered and PAID Mode user will have a function whereby they can buy advertising slot for their personal needs. Advertising will be subjected for approval by the advertisement monitoring committee.

Second Initiative:

To develop a music portal where all the Indie and Open/Private Label music being listed for registered user to listen to. This music portal will be set to a PAID Mode whereby registered user can either download for personal usage based on either per song or per month basis. The payment for this paid mode will be available via EHFM Token.

Third Initiative:

To develop a payment module within the mobile apps to support "user to user" EHFM Token transfer. This will be made useful when the mobile apps were upgraded to "affiliate based mobile apps system" whereby the referral system will be integrated. This will be the main features available within the system to support the entire EHFM Token technology.

ADVERTISING OFFER

We are offering all our client / token owner to have their advertising slot on eHailingFM online radio and/or on the website / mobile apps. The rate card for these advertising slots is different between each local chapter. Payment for this advertising shall be done using EHFM TOKEN based on the rate card value.

Please do contact your local chapter regarding this advertising slots or direct your e-mail to advertising@ehailing.fm

6. **KYC / AML**

To ease TOKEN SALES, eHailingFM has created a simple Know Your Customer / Anti Money Laundering (KYC/AML) forms for each token holder to fill in online. This online form will be shall be filled with accurate data and information regarding token holder including their full government ID, passport, utility bills (as proof of address).

Feel free to access this KYC online form HERE.

Information needed	Documentation/Verification	Acceptable Format
Legal Name Date of Birth Nationality Date of expiry Gender ID number	Passport Copy. OR Government issued photo IDs *(Expiration date should not be less than 6 months from the time of submission)	JPG, PNG or PDF (Document should be in English)
Residential Address	Bank statement issued within 3 months. OR Utility bill issued within the last 3 months. (Note: - Latin characters are allowed as long as legal name, residential address and date of issue are specified.)	JPG, PNG or PDF Note: Screenshots cannot be accepted

Selfie	1) Your head must face the camera directly with full face in view. 2) You must have a neutral facial expression or a natural smile, with both eyes open. 3) Taken in clothing normally worn on a daily basis. 4) Taken in the last 6 months. 5) Use a plain white or off-white background.	JPG, PNG (The file must be below 2MB)
E-Mail	Only Verified email address (no temporary or junk email addresses)	NA
Declaration of Fund	1) Download, complete and submit Proof of source of funds 2) Source of funds declaration is mandatory for the below scenarios: 1) Any transaction of a value exceeding $20,000USD 2) Where Enhanced Due Diligence (EDD) is required due to the risk profile of the customer.	JPG, GIF, PNG, TIFF or PDF 1.Screenshots are not accepted 2.Non-English documents needs to be notarized by a certified lawyer and/or public notary

7. **THE TEAM**

eHailingFM is runs by the Malaysian team of multiple skilled people who has knowledge in Broadcasting, Media, Information Technology, Business Management and Blockchain.

President
Suhairul Hanim Kamaruddin
(have vast experience in Blockchain, Information Technology, Software Development, Encryption, Network Security and Business Management)

Vice President (Chief Executive Officer)
Muhammad Fazal Kamarudin
(have vast experience in Information Technology, Computer Networking, Business Management and Financial)

Chief Operating Officer
Rosapizal Jaraih
(have vast experience in Business Management, Media Terrestrial and Digital Broadcasting)

Chief Technology Officer
Che Wan Zawawi Che Wan
(have vast experience in Business Management, System Development, System Administration and Networking)

Financial Controller
Muhammad Hazwan Hasran (Certified Accountant)

Legal
Muhammad Fuad Muslim
(have vast experience handling legal and administration matter)

Head of Broadcasting
Kay Nizam
(have vast experience in Management and Broadcasting)

GLOBAL PARTNER

We have been collaborating with an Indonesian business partner in development of Indonesia local chapter for eHailingFM. The exclusive right for Indonesia market for eHailingFM has been awarded to the company listed below.

INDONESIA – PT GAMA (on August 2019)

We also open for partner in another part of the world for building up a local chapter for eHailingFM. Our team of expert (in technical, management and legal) are ready to be deployed, explore, collaborate and initiate any local chapter worldwide within the time frame of four (4) month maximum.

This will make your presence in Online Radio services based on eHailingFM format much quicker.

For that new partner who wanted to open up a local chapter, feel free to contact us via E-Mail at localchapter@ehailing.fm

8.   ROADMAP
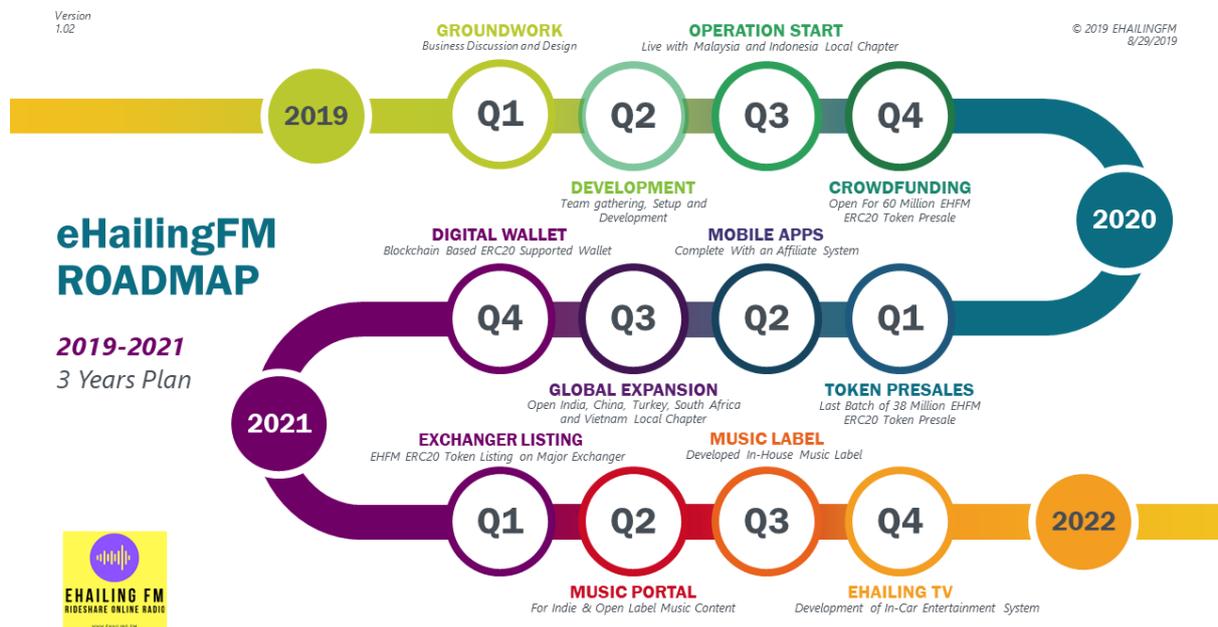
9.   CONTACT

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ADDRESS: P40 Block D Kelana Square, SS7/26 Kelana Jaya, 47301 Petaling Jaya, Malaysia

WEBSITE: https://www.ehailing.fm/

FACEBOOK PAGE: https://www.facebook.com/ehailingdotfm/

INSTAGRAM: https://www.instagram.com/ehailingfm/

TWITTER: @eHailingFM

TELEGRAM EHAILINGFM COMMUNITY: https://t.me/EhailingFm
TELEGRAM EHFM TOKEN COMMUNITY: https://t.me/EHFMtoken

HOTLINE NUMBER: +60 17 384 0838