



**DILIGENCE WHITEPAPER
VERSION 2.0**



**JUNE 2019
Incentive Research Africa-IRA**

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DISCLAIMER – IMPORTANT NOTICE

The information provided on this white paper does not constitute investment advice, financial advice, trading advice, or any other sort of advice and you should not treat any white papers content as such. Incentive Research Africa does not recommend that Diligence token should be bought or held by you. Do conduct your own due diligence and consult your financial advisor before making any investment decisions.

IRA is a blockchain start up that is still in its initial stages of operations. Its operating models, infrastructure and legal compliances etc. may contain high level of risk. To full comprehend this blockchain start-up project and conduct an accurate assessment of the risk involved, a broad knowledge of financial management and advanced technology is needed.

The price of this project may fluctuate due to factors such as the nature of technology used, laws and regulations, and market dynamics among others. The price may also experience sharp spikes and declines with neither party being able to guarantee the growth or stagnation of its value. Due to the projects infrastructure and the exchange platforms involved, this project you participate in may incur losses, leading to a partial or complete loss, where a part of it or all of which is unable to be cashed out.

Solution

Solve problems with the modern market research and public opinion polling model.

Platform

Uses incentive mechanisms to award its users to increase traffic and meet the diverse demands for our clients. It enhance the availability of accurate and timely market information for decision making in public and private organizations

Opportunity

Unlocking research industry

Vision

The Global community particularly Africa is facing lots of challenges ranging from global warming to unemployment. Government and private organizations are working relentlessly to address some of these challenges in so many ways. For these challenges to be addressed effectively there is a need to have enough information about a problem at hand; adequate information provides these organizations with valuable resource to make informed decisions. In this regard research is of paramount importance to every organization should they really committed to address some sophisticated today's world challenges.

Incentive Research Africa (IRA) platform is an online platform dedicated in a research sector to help organizations to get customized and tailor made information to inform their decisions in various areas such as products, services, designs, public health etc.

The platform will be used as a round table discussion where specific users in our database will be asked specific questions according to the need of our clients. The platform uses incentive mechanisms to award its users to increase traffic and meet the diverse demands for our clients

Executive Summary

Research is a global industry. The impact of the tremendous technological advancement in the data collection is highly noticeable and its immediate influence on the trends in the market research industry cannot be ignored either. Based on the study of the present scenario in the market research industry and upon interviewing various specialists working in the market research field, the general opinion of experts all over the world is that the information Collected by conventional market research companies alone won't be influencing the marketing decisions in future. A survey undertaken in 2014 reflected the surge in mobile internet users over the desktop users. More than 60% of users were found to be logging on to nearly 2 online devices in a span of nearly 24 hours and 40% of people were found to be using at least 3 devices per day. The data collection done by conventional individual companies alone won't have much impact on the overall marketing decisions. The IRA platform has been made possible by the emergence of cutting-edge blockchain technology that allows gathering of various information such as consumer attitude, values, and change in consumer behavior and lifestyle are easily ascertained with the help of information systems rather than solely relying on surveys. The IRA platform is not just a research platform but a source of income for users hence to provide incentive for many "on liners" to log in our platform which eventually provides rich and diverse sample for effective market research for our clients. Through the agreements between IRA and clients the research surveys will be attained with the least possible involvement of intermediaries. Our mission is to make quality market research which is reliable, transparent and accurate accessible and affordable to everyone. <https://www.iresearchservices.com/market-research-industry-an-insightinto-the-future/>



THE PROBLEM AND MARKET PLACE

There a number of problems associated with conventional research model such as; the way the participants are obtained or chosen is not as clear as it should be, the number of participants is not as big as it should be, hence risk the under representation of the population, most of these companies are based in big cities so their participants hence do not take into account the population distribution in a given country, it is easy to cook or manipulate data since data are manually taken. We recognize that overcoming obstacles is an important part of growing up. However, we also believe that creating a global marketplace can assist public and private organizations in accessing customized data for decision making as well as managing and serving the needs of their customers well.

THE ARCHITECTURE OF IRA PLATFORM

Overview in direct response to the challenges faced by conventional market research model, we are creating an online platform called IRA that will provide for direct, transparent, and interactive model of marketing research and peoples opinion polling data collection that satisfy the changing needs of global market. IRA platform is a collaboration tool for a community of platform users and public and private organizations working together to make market research more affordable and more accessible. The platform works in conjunction with an inclusive and decentralized payment system for secure transactions. Wallets will be integrated on the IRA Platform for platform users, service providers, private and public organizations (Our Clients)

IRA Platform - Diligence Token Integration

Users will register in the platform by providing their basic information such as their names, gender, year of birth, occupation, country, their hobbies etc. After registration users will be allowed to login onto the IRA platform, decide in which survey (s) would like to participate and the record of their answers, opinions, views or suggestions are stored. After the successful completion of all the questions, a user will collect his/her Diligence tokens by confirming the submission. Then the data obtained will be analyzed by the system and report results will be sent directly to the client. Diligence (IRA) is an ERC20 token. Use of Diligence (IRA) will provide transparency and ease of payment.

IRA Platform structure

A. Registration Dashboard

The System will be capable to register anyone (regardless of his/her location) who wants to join our community. After a user registered the system will be capable to classify users in different criteria such as gender (male and female), age range (15-35, 36-55, 56-70) and their locations (Arusha-Tanzania, Nairobi-Kenya, Abuja-Nigeria).

The system will keep record of contacts provided with users (emails & telephone numbers) to alert the user once there is a new research to be undertaken with that specific user.

B. Research Dashboard

The dashboard will display a research/survey we are working on. This system will provide an opportunity to the specific users who meet certain criteria's as specified with our client to read and answer those prepared questions. Users won't be able to download those surveys.

C. Market Dashboard

Here is where Diligence token market information will be shown. It will display the value of Diligence token against giant coins such as BTC, ETH, BCH and its respective exchange platforms. Users will be able to withdraw their tokens to exchange platform but not to deposit.

D. Data Center Dashboard

The dashboard will be displaying number of platform users, demographic percentage of male and female, top 100 locations with many platform users, top clients who has most been serviced with our company et cetera.



E. Client portal

The dashboard will be accessed with the authorized client to check on his/her market research progress. A client will be able to check and review platform user responses on his/her survey. The data interpretation and report summary will be shown on this area.

F. IRA Services Dashboard

The dashboard will enable users to interact with our services i.e.; Dil-bundle, Dil-Pesa and Dil-huduma. Users will be able to swap their Diligence tokens to Mobile money, airtime, and internet bundle and to get other social services.

G. IRA Contact Dashboard

On this dashboard there will be immediate support and help from our service providers on different IRA concerns.

DILIGENCE FINANCIAL ECOSYSTEM

Diligence token and payment gateway

Diligence is a project backed up token, the project is known as IRA (Incentive Research Africa) IRA platform participants will conduct all transactions within the Diligence token platform framework. After a platform user receives his/her Diligence tokens in a digital wallet. The platform provides users with more options,

Firstly,

A platform user can convert some of his/her Diligence tokens to Dil-bundle (airtime & internet bundle) from network providers we have made agreements and contracts with.

Secondly,

A platform user can withdraw the tokens and transfer them to the crypto-currency exchange platforms where our token has been listed.

Thirdly,

A platform user can request to get fiat directly from us through a service called Dil-Pesa which is a mobile money service through selling back the rewarded tokens.

Note: Only for countries with mobile money access, normal charges and fees will be applicable.

How It Works

IRA-Client Agreement and Contract

IRA will have an agreement and then make a contract with companies intend to undertake survey on a certain criteria, in doing so IRA gain revenues. 60% of the revenue obtained will be returned back to the platform users through Dil-Pesa, network providers (Dil-bundle) and service providers (Dil-huduma).

IRA-Network Provider Agreement and Contract

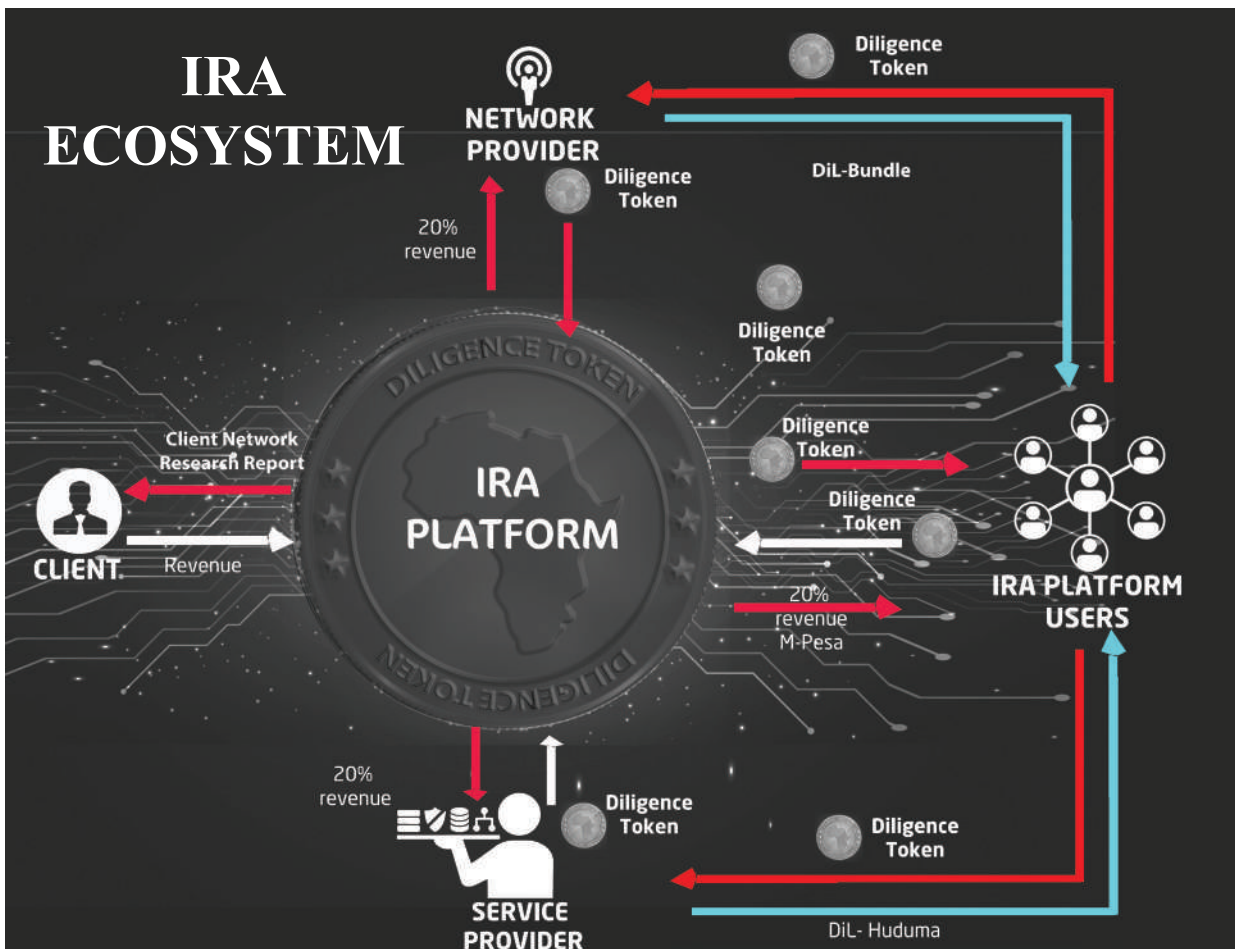
20% of our business revenues will be directed to network providers we have agreements with; the rewards given to the platform users that are used to buy bundles (airtime and internet) known as Dil-bundles through network provider's digital wallets. We will be paying network providers according to the amount of Diligence Tokens they have in their wallets; we will be buying their Diligence Tokens based on the service they have provided to our customers. For instance one network provider have 40,000 Diligence Tokens and let say 1 Diligence (IRA) stand for 1GB so we will pay this network provider cost for 40000GBs. The bought out Diligence we have bought from these service providers will be returned to the IRA platform to be used for incentives.

IRA-Service Provider Agreement and Contract

We will have agreements with Restaurants, Supermarkets and Night Clubs whereby 20% of our business revenues will be paid to these service providers. The IRA Platform users will have an opportunity to buy food in various restaurants and groceries in supermarkets as well as play poker, buy drinks or clubbing using their Diligence Tokens they have received by participating in various surveys in our IRA

Platform. These service providers will open their digital wallets and the Diligence Tokens customer uses will be directed to their wallets. We will be paying them according to the amount of Diligence. For instance a particular Supermarket or a Restaurant service provider have 23,000 Diligence Tokens and let say the price for 1 Diligence (IRA) = \$1 so we will pay this service provider \$23,000/= . The bought out Diligence we have bought from these service providers will be returned in the IRA platform to be used for incentives.

All these initiatives will increase traffic in our IRA Platform because users will have valid reasons to log in the IRA platform as they are paid just by surveying which is one of the unique service in an online market research platform.



DILIGENCE INFORMATION AND DISTRIBUTION

Contract address: 0xade7B5f4a421d81DDaD8Ce86f77A0Efe8921E9CC

Platform: Ethereum

Standard: ERC20-Standard Token:

Diligence Symbol: IRA

Decimal: 8

Maximum Supply: 21,000,000

Circulating Supply: 2100,000

DISTRIBUTION

Reserve

50% - The Tokens will be used as incentives to reward platform user's efforts in an IRA platform.

Team

10% -Tokens for developers and management team

Diligence community

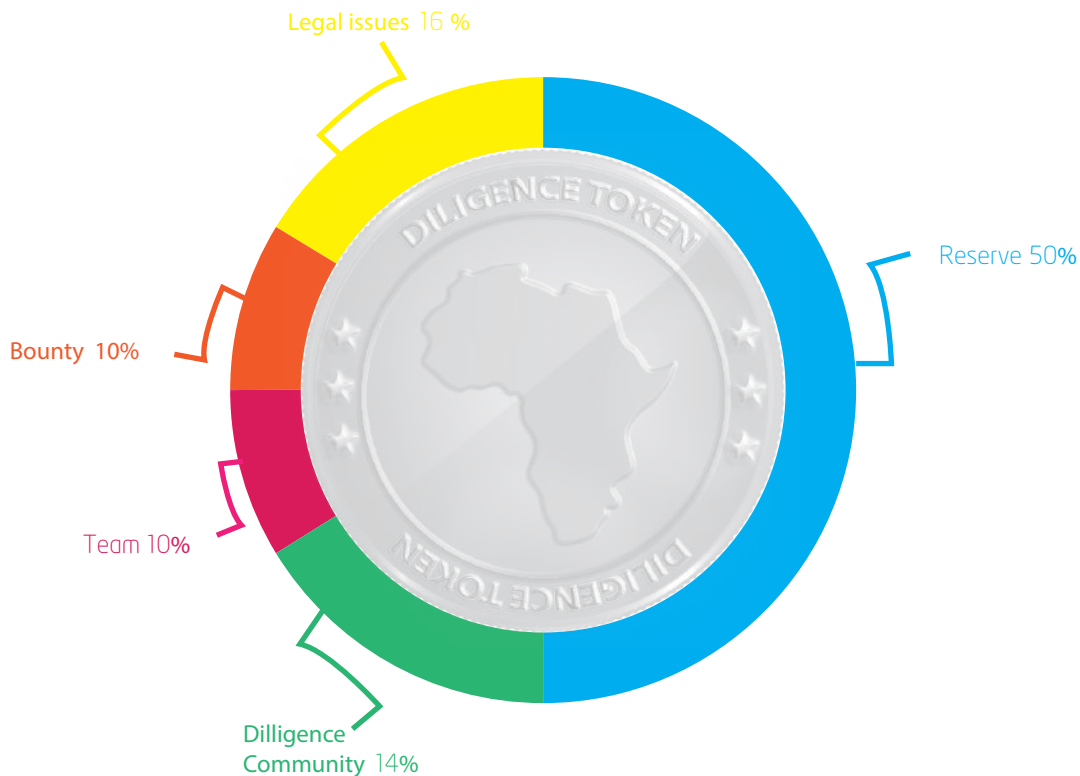
14% -Tokens for IRA Ambassadors across Africa nations

Bounty

10% - Tokens for social media campaigns and trading competitions, Tokens will be used to enlarge IRA ecosystem

Legal issues

16% -Tokens legal issues across 54 Africa Nations where IRA Platform services will run it.



ROADMAP

Quarter 2:2019

Diligence token Exchange listing and IRA platform development

Quarter 3:2019

Diligence token Exchange listing and IRA platform test net

Quarter 4:2019

IRA platform project implementation

Quarter 1:2020

Project development

Quarter 2:2020

Partner with other organizations

Quarter 3:2020

IRA ambassadors across Africa

TEAM



Obote Juma
Chief Executive Officer (CEO)

Obote is the CEO of IRA and member of Board of Directors. He is the Blockchain enthusiast, the founder and the member of Blockchain Tanzania. Obote is also among certified people on cryptocurrency and Bitcoin Technology from University of Nicosia and Princeton. He has more than 5 years of experiences in cryptocurrency trading and investment.



Richard Charles
Chief Operation Officer (COO)

With a near 5 years' worth of experience under his belt, Richard has grasped a keen sense regarding businesses ranging from digital platforms, e-commerce marketplaces to blockchain. He is a certified on Bitcoin Blockchain and cryptocurrency from Princeton University and University of NICOSIA. He is currently a Founder of Blockchain Tanzania, also a Blockchain advisor from many blockchain-Projects across Africa.



Jackson Sanga
Project Developer

Jackson is a minded developer and communications strategist transforming the way platforms interact with end users through project deliverable. With in-depth experience at IT operations, software companies, brings a thoughtful perspective and blend of creative chops and digital data-savvy. He is currently working as IRA Project developer



Japhet R Bilunda
Chief Marketing Officer (CMO)

Japhet believes Blockchain-powered projects can change the world. For over six years, Japhet specialized in the application of the inbound marketing methodology to help blockchain projects grow across Africa continent. He is currently working as assistant director of Elite Digital Assets Service (EDAS). He is a member of Board of Directors of Incentive Research Africa (IRA)



Elibariki H Shilla
Chief Consultant Officer (CCO)

Elibariki is a blockchain-enthusiast with a near 6 years' work of experience under his belt. He managed to train majority of People across East Africa nations about Blockchain and cryptocurrency. He is a founder of Elite Digital Assets Service (EDAS) and Chief Executive Officer. . He has more than 5 years of experiences in cryptocurrency trading and investment. He is currently working as CCO of Incentive Research Africa across Africa nations.



Omari Hussein
Project Strategist

With 4 years of experience, Omari skills set covers strategic value creation, restructuring, fund raising, deal origination, investment and portfolio management and asset realizations. Omari has been a board member of a number of group companies providing a broad knowledge of fiduciary and corporate legal responsibilities through various markets.



Samson A Kituti
Assistant Marketing Officer (AMO)

Samson has been in the marketing industry for more than 4 years and has developed himself a creatively and analytically while proving to have outstanding communication and interpersonal skills. With his deep knowledge of marketing, branding and product management, Samson oversees the planning development and execution of Incentive Research Africa (IRA) marketing



Sakib Raj
Chief Listing Manager

He is cryptocurrency trader with experience of more than 5 years. Sakib has been working on various cryptocurrency exchanges as listing agent. Such exchanges currently working with Sakib are Digifinex exchange, Cointiger exchange, Bitker exchange, Finexbox exchange, Ooobtc exchange, Probit exchange, Bitrabit exchange, P2pb2b exchange Fcoin exchange, Etherflyer exchange Instantbitex exchange and Vindax exchange . He is currently working as IRA chief listing manager (He is fully responsible of Diligence Token listing on various Crypto-exchanges)



Mambo J Mambo
Project Liaison

He is a Blockchain enthusiast. Has worked in various organizations including British Council Tanzania, VICOBA Tanzania as Training Facilitator. Has extensive knowledge on cryptocurrency as analyst, trainer and investor. Currently working with IRA as Project Liaison