



LOXE ADR TOKEN

Whitepaper

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1 Executive Summary

This document describes Loxe Inc.'s plan to build a *Decentralized Functional Ecosystem for Conflict Transformation* (DeFLECT) that will disrupt the alternative dispute resolution (ADR) industry. It also provides details about our revenue share token and information about its sale, along with information about the company.

We have identified the main issues worth solving: Long turnaround and lack of access to service providers / clients. For a client (i.e. disputing party), it is often difficult to find a suitable ADR professional, and it often takes several months or years to solve a dispute. Service providers (i.e. ADR specialists) are faced with issues relating to customer acquisition, bias-forming transactions, and scheduling difficulties. More details in section 2.

To solve these issues, Loxe Inc. is building an ecosystem that comprises, but it is not limited to, a set of distinct marketplaces that connect disputing parties with suitable ADR specialists. Our goal is to make these processes more efficient (faster and more cost-effective), fairer, and more pleasant for everyone. To achieve this, we will use cutting edge technologies such as blockchain and artificial intelligence. Our educational arm will provide information about ADR for everyone, and training for ADR professionals through our partnerships. Refer to section 3 to learn about how our platforms will fix the issues within the industry.

As described in section 4, we do not perceive any direct competition in terms of ADR platforms. Few ADR solutions using blockchain are being developed, but we do not see them as direct competition as their approach is cost-prohibitive, inefficient, and cannot attract certified ADR specialists.

In section 5, we describe our roadmap and milestones to build DeFLECT over the next years, and the metrics we will use to keep track of our progress.

Section 6 describes the ADR token, its total supply, sale timeline and value projections.

We discuss the risks related to the participation in our token sale, and consequently on the investment in our project, in section 7. Risks comprise regulations, taxation, purchase error, underlying technology, etc.

Section 8 outlines company and team details, and current services provided.

2 Industry Issues

The field of alternative dispute resolution (e.g. mediation, arbitration) suffers from several substantial challenges. These issues do not only prevent the industry from growing as fast as it conceivably could, but bar disputing parties and service providers alike from participating in the sector for the long haul.

The 2019 study of the California Justice Gap revealed two overarching themes on the lack of knowledge and service when it comes to serving justice. The State Bar of California learned in their report that while over half of the population of California experienced a minimum of one civil legal problem in their household during the previous twelve months, the overwhelming majority did not receive legal help. Middle-income individuals were more likely to secure legal assistance over low-income Californians. Indeed, cost of professional legal help can be a prohibiting factor for many to seek legal help. The study also showed that participants who did not seek legal help did not know where to go for help or what options were available to them. [1]

We were able to replicate the bar’s findings with our own survey in 2021. The majority of our participants did not seek or did not find legal help due to (expected) costs, uncertainty or lack of knowledge.

We further found that alternative dispute resolution has an unnecessarily long turnaround — primarily to the detriment of the parties in dispute, but also especially new arbitrators suffer from this phenomenon.

2.1 Issues faced by parties

Imagine you want to go from your newest vacation home to a coffee shop about 5 miles away to meet with a business prospect. You are new in the area and do not know your way around

yet. You also currently lack transportation and are not able to move yourself to the location — which is a first for you. Until now, you were always able to drive yourself wherever you wanted to go. You obviously need an Uber/Lyft. The problem is, that no such service exists here.

You are lucky that at least you have internet and you found one of your village's equivalent of Yellow Pages online — there are multiples of these. You find a category for cabs. However, these taxi services are operated by sole proprietors: Owner, marketer, sales, call center, service provider (driver) all embodied in one person. Some of these drivers have email, some a fax number, some a phone number. Some folks have photos, some descriptions when they took their driving exam — you notice that the top of the list has some really experienced drivers with people getting their license 50 years ago. Some people claim to be professional race car drivers — you do not even try to verify that.

After calling, emailing, and faxing messages back and forth with two dozen of cabbies, you finally get a quote for the drive and your scheduled ride: Six months from today.

This ridiculous story has parallels to the reality of finding a mediator in the 21st century.

There is also a more common alternative. This time, you actually deal with an association of cab drivers. You just select the association and you get a driver assigned. Unfortunately your driver is picking you up at a pick-up location. Waiting there with you is another person, who seems fairly comfortable with this process. You think they may be a local. You wait 1.5 years for your driver to arrive. You and the other person get in the car. The driver asks you where you want to go, but immediately dozes off. Then the driver asks the other passenger the same question — they seem oddly familiar with each other.

The driver takes you and the other passenger to the place the other passenger mentioned. You are kicked out, but not before paying your share of the fee. The service is final. There is no revision. You spent time and money to go through this process and did not get where you wanted to go and your chance to meet with your business prospect is gone. Welcome to 21st century arbitration.

When I take transportation, I do not care who my driver is, as long as the driver can get me from where I am to where I want to go safely in a reasonable amount of time at an agreed upon price for the service.

2.1.1 Finding a (good) mediator

While late-90s directories exist, a party needs to be aware of these directories and then still do the labor-intensive work of contacting mediators individually until a decent match is found.

Membership to a mediator's association is not an indicator of skill as these organizations are incentivized to accept anyone into their group. Becoming a good mediator requires extensive training, which is provided by credential-issuing institutions like universities. Yet, a false claim of credentials (e.g. advanced degrees, awards, positions in organizations, number and outcomes of mediated cases) cannot easily nor completely be verified by a party searching for a mediator in the existing system.

2.1.2 Scheduling hoops and long turnaround

Those parties that make it through the arduous process of finding a time slot that works for them and their selected mediator still face the reality that that date will be out months away. FINRA reported that the turnaround for their regular hearing decisions was 17.8 months, while mediations had a turnaround time of 152 days in 2021. [2]

2.1.3 Perceived high cost

ADR service fees are commonly not advertised or presented upfront in a digestible way.

While mediation is a more cost-effective process compared to litigation, mediation still appears cost-prohibitive for some people who seek help to solve their disputes. One interviewee for our research disclosed that their law firm has utilized mediators for hundreds of mediations at a minimum price point of \$10,000 per mediation session. A party's price

discovery for mediation is sub-optimal as the process is not only ineffective (i.e. contacting mediators individually to get info on their fee structure) but may also set false expectations on the cost of mediation as there is a tendency to look for lawyers or retired judges that often set higher rates. Mediators are also not incentivized to refer potential clients to their less expensive competition (e.g. \$500/session) — even if they cannot take on new cases for the next six months.

2.1.4 Payment and bias

On the grounds of bias, a dispute resolution specialist (e.g. mediator, arbitrator) should not have knowledge of the details of payment status in order to fulfill their duty. [11] In the current system, the party that pays first has a potential advantage during the dispute resolution process.

2.1.5 Refunds

While extremely rare, a mediator may have to cancel a mediation. This scenario may occur if the mediator has to cancel the mediation due to an emergency, if a conflict of interest is discovered between the time of accepting the case and the start of the mediation, or if other unforeseen circumstances prevent the mediation from taking place. In such an event, parties should immediately get their full refund if a proper replacement cannot be found. The existing system does not allow for this.

2.2 Issues faced by ADR specialists

2.2.1 Marketing / Bias

Due to the market conditions, mediators are often required to go out and find clients on their own — this is especially true to new graduates from ADR programs. This situation leads to some potentially bias-forming — and thus very questionable — social media interactions with people that may end up becoming the mediator’s clients.

2.2.2 Scheduling

ADR specialists spend too much time on finding a time that works for them and the parties.

2.2.3 Negotiation on price

ADR specialists who do not want to negotiate on the price of their services delivered should not have to be put in the situation where this is a possibility as this could negatively affect the ADR process.

2.2.4 Payment guarantees

While mediators typically require payment prior to the mediation, even well-established and experienced mediators may experience difficulties receiving payment.

2.2.5 Verifiable Credentials

ADR specialists have no way to verifiably present their credentials, types and numbers of cases handled, nor success rates.

3 Loxe ADR Solutions

In the following sub-sections, we present distinct ADR solutions (mediators.ai, arbitrators.ai, ombuds.ai) that integrate with each other where appropriate. While these present separate revenue streams, they are part of a bigger ecosystem which we are already building.

Loxe Inc. uses its partnerships with universities and connections to other ADR-credential issuing organizations to supply and improve its services, and the deep and wide-reaching connections within the Cardano ecosystem to drive awareness of and demand in our services.

See an overview on the next page or open the [Miro board](#) for a better viewing experience.

3.1 mediators.ai

Table 1: mediators.ai solutions.

Party	Mediator	mediators.ai
Who’s a good mediator for me?	Verifiable credentials	- Partnership with universities - Graph algorithms - DIDs
Scheduling (6 months turnaround)	Scheduling	- Tell us your availability - Turnaround: 7 days
How much is it? Needs to be in my budget	I want to set my rate!	- For mediators: Set your rate - For parties: We show you options within your budget and for your time availability
Refunds?	Payment guarantees?	Smart contracts (with fair replacement/cancellation policies)
Too much time spent finding a mediator	Too much time spent on marketing (bias)	We connect parties with suitable mediators using our proprietary recommendation engine

The issues listed in the previous section are mitigated by utilizing the Cardano blockchain in combination with traditional web technologies and the use of artificial intelligence algorithms.

A “flagship proposal” [14], Crypto-YouTube called it “VERY unique” [12], Project Catalyst’s community advisors labelled it “very useful“ [3] and gave it the only perfect 5.0 star rating of over one hundred proposals in the DApps & Integrations challenge in *Fund6*. Win-Win Dispute Resolution [17] — as it is known within the Cardano community — was not only a great idea that amassed the most votes in its category [4], the development team behind it (now formed as Loxe Inc.) made a splash with its award-winning smart contract prototypes.

This project will be the first of many ADR platforms that will integrate the Loxe ADR token. The biggest competitive advantage of mediators.ai is speed. The platform allows for

a fast turnaround of mediations within one week. Competitors need months to prepare and schedule a mediation (e.g. FINRA reported a turnaround time of 152 days in 2021 [2]). Our platform also limits bias, an aspect that assessors of our winning *Fund6* proposal deemed important to address [3].

3.1.1 Solving the dispute within one week

By utilizing Cardano, proven technologies, best practices, and by leveraging our partner network, we help solving disputes within one week.

3.1.2 Certified mediators on Cardano

Parties want to be able to easily identify a good mediator. Mediators want to showcase their credentials to signal their expertise as a mediator. Loxe Inc. partners with credential-issuing universities to issue DIDs to verified mediators that are graduates / alumni of the respective ADR programs.

3.1.3 Privacy and confidentiality

Confidentiality is a mandatory topic for any ADR education as it relates to the varying ADR processes.

Less understood is the desire for privacy. In many cases, a party is not inclined to announce their participation in a mediation publicly. Respecting a party's privacy is essential. Also, some ADR specialists prefer to keep their professional profile private.¹ Mediators.ai guarantees that confidential information is kept private in compliance with laws and ethic codes.

For ADR specialists, we may provide the ability to create public and private profiles, depending on their preference.

¹This was a wish expressed by the majority of mediators we interviewed in Brazil.

3.1.4 Graph algorithms to find the best mediator for parties

Taking parties preferences, availability, and budget into account, our proprietary graph algorithms selects the best mediator for their case.

3.1.5 Scheduling

Parties and mediators alike simply tell us their availability. We will find the best match and schedule the mediation.

3.1.6 Smart Contracts on Cardano for secure payment/refunds

Payments are handled on the Cardano blockchain and thus are safe and guaranteed. Fair replacement/cancellation policies protect parties and mediators from financial burden caused by life's unpredictability.

3.2 arbitrators.ai

arbitrators.ai will bring the benefits of mediators.ai to arbitration.

3.3 ombuds.ai

Participants of our 2021 survey had most commonly experienced issues in the workplace (e.g. 16.36% experienced workplace grievances that were not taken seriously). Ombuds can not only help solve acute issues, but has the potential to improve relationships within an organization to the benefit of the organization and its members.

3.4 ADR Education for All

As part of its development, Loxe Inc. will create an educational arm focused on ADR, both for industry professionals and for the general public that needs dispute resolution services.

We believe that the current ADR market is both underserved and underdeveloped. With our solutions, we aim at fixing the underserving issue. With our educational arm, we want to support its further development.

The alternative dispute resolution industry currently presents a serviceable market size of, at least, \$100 billion within the US (see Section 6.4.1).

In some jurisdictions, located far from large commercial centers, the offer for mediation and arbitration is very limited, and the culture of solving issues through ADR has not been developed yet². By offering online ADR services, these methods will be available for everyone and we will be ready to educate this yet unserved part of the population.

In some places (e.g. Latin America), the culture of using ADR instead of litigation is still limited mainly due to the unfamiliarity of the majority of the population with these alternative methods. The court systems in some countries, such as Brazil, are always crowded with legal proceedings and it usually takes years until the sentence is given. In many cases, all parties would benefit from a faster outcome, achievable through ADR in general and even faster using Loxe's services.

Based on this and on other similar opportunities, we will create educational material to present the benefits and alternatives to our potential clients. This will be strongly connected to our marketing strategy and essential for us to expand the size of the current ADR market.

Loxe Inc. will also create educational content for ADR professionals, focusing especially on the training of new mediators and arbitrators to grow our ecosystem and achieve higher quality standards.

3.5 Artificial Intelligence applied to ADR

The 20th century witnessed the rise of a large number of new technologies. Among them, artificial intelligence (AI) is one that has proven its value in many different fields with huge success. Originally applied to industries exclusively related to math and engineering, it has

²This has been identified, for example, in our field research in Latin America.

expanded to other areas of human knowledge. Today, there are AI algorithms specialized in analyzing text, detecting emotions and predicting human behavior, among other applications. Many of these advances in AI can be applied to ADR when information is digitized and made available for processing and analysis.

During the last decades, many academic groups have been studying and developing AI and machine learning algorithms to support ADR processes. These algorithms might be applied in two ways: As tools for ADR specialists, or completely replacing them in ADR processes [16]. Although the latter might sound far from our reality, specially due to human tendency to distrust machine decisions, the former is already a reality, even if it is only taking its first steps. Currently, the main AI technology applied to ADR is natural language processing (NLP) to pre-analyze text. But many more applications of AI are already foreseen: Computer vision to analyze the parties emotions and behavior in real time, detection of lies, outcome proposing and prediction, documents drafting, chat bots to help parties understanding the process before it happens, in addition to other possible applications.

As this is a rapidly evolving field, it is not possible to predict exactly when these technologies are going to be available. At Loxe Inc., our goal is to accelerate the development and the implementation of ADR related AI technologies. We will create partnerships with relevant academic groups to foment these developments, and at the same time we will internally do our own commercial R&D, and in combination we expect to come up with the best algorithms and to offer them to our clients through our platforms. These algorithms will be another competitive advantage of our ecosystem, and they will be included in all our services without any extra costs to our users, both ADR specialists and their clients.

4 Competition

As we are building an ecosystem — we call it a Decentralized Functional Ledgered Ecosystem for Conflict Transformation (DeFLECT). We are in the position to integrate existing and

new products and services under the umbrella of *Loxe ADR*. Furthermore, as far as we know, there are no directly competing ADR marketplaces to the ones we are developing.

We list other services and platforms that could be perceived as competition in this section. The feature comparison table highlights some of our differentiating qualities:

1. Verifiable credentials
2. Automatic matching of parties to ADR specialists
3. AI tools

We are also extremely confident that our turnaround time of one week beats the competition significantly.

Directories of mediation associations would be the closest competition in terms of discoverability; their downsides from a user’s perspective have been explored in previous sections therefore, it should be clear that these do not pose a threat. Instead, they could be integrated into our ecosystem to legitimize their existence.

ADR Services helps ADR specialists with some administrative tasks, but ADR specialists still have to actively find their own cases. This is even true for experts that sit on specialty panels, as these have a similar (non-)effect as mediate.com’s list of 661 “Featured Professionals” as of February 24th, 2022.

On paper, JAMS — founded in 1979 and currently the largest private ADR service provider — seems to be a good solution for ADR specialists and their clients. With about 18,000 cases a year distributed over “more than 400 retired state and federal court judges, attorneys and other ADR professionals” [5], and 200 case managers, it is still an organization that struggles to scale due to inefficiencies and barriers for disputing parties to initiate a mediation or arbitration.

Kleros, a self-proclaimed “decentralized arbitration service for the disputes of the new economy”, is also not a competitor to *Loxe ADR*. It is built on the Ethereum blockchain, and thus, is not a viable option for the underserved market we service. Furthermore, anyone with enough ETH can sign up as an arbitrator on Kleros.io by buying PNK. It is noteworthy

³will be added if providing business value

Table 2: Competition features comparison.

	Loxe ADR	SCMA	mediate.com	JAMS	ADR Services	Kleros
Domain(s)	mediators.ai arbitrators.ai ombuds.ai	scmediation.org	mediate.com	jamsadr.com	adrservices.com	kleros.io
Verifiable Credentials	✓	✗	✗	✗	✗	✗
Automatic matching of parties to ADR specialists	✓	✗	✗	✗	✗	✗
Public ADR specialist profiles	✗ ³	✓	✓	✓	✓	✗
All ADR Specialists are certified	✓	✗	✗	✓	?	✗
Covers mediation	✓	✓	✓	✓	✓	✗
Covers arbitration	✓	✗	✗	✓	✓	✓
Covers ombuds	✓	✗	✗	✗	?	✗
Includes AI tools	✓	✗	✗	✗	✗	✗
Payments using blockchain	✓	✗	✗	✗	✗	✓
University connections	✓	✓	✗	✓	✗	✗
Offers ADR education	✓	✓	✓	✗	✗	✗

that there is an over the counter option — some people may be able to take part in the “Kleros Court” buy paying (a lot) less than what the average “Juror” has to pay. It shall be clear from this surface information alone, Kleros is not a competitor. We provide access to qualified ADR specialists to ensure disputing parties are in the proper care of experts.

Unlike the other services and platforms mentioned prior, Kleros is not a good fit to be a part of our ecosystem. While technologies can be bridged (Ethereum to/from Cardano), the utter lack of quality control and the exclusionary nature of the project is at odds with our vision of the ecosystem we want to co-create.

5 Roadmap, Milestones and Metrics

As described in Chapter 3, Loxe Inc. will continue to build an ecosystem with a set of services for the alternative dispute resolution industry. This ecosystem will cover the most

impactful ADR processes. By providing innovative, efficient and effective solutions, Loxe Inc. will address many of the existing industry issues and provide a vastly different and better experience for both ADR professionals and their clients.

We believe that the combination of Loxe’s high quality services, our existing and future partnerships with private and public ADR related institutions, our educational goals and future ability to create and expand the ADR market will make us market leaders in the short-to-mid term, and allow us to dominate the market in the long term. In the next sections, we outline the steps and milestones that will lead us there.

5.1 mediators.ai

mediators.ai is the first ADR service to be launched by Loxe Inc. Its development has started during its submission in Cardano’s Project Catalyst, an innovation funding platform which outcome is decided by the Cardano community through a voting process. In Catalyst, projects compete for funding in different categories, and mediators.ai, at that time called *Win-Win Dispute Resolution*, was voted 1st place in the *DApps & Integrations* Challenge during Fund 6, in September 2021 [4]. The prize, \$25k, was utilized as seed money to start developing the platform, and a minimum viable product will be launched at the end of March 2022.

5.1.1 Roadmap and Milestones

The following tentative roadmap and milestones will guide the development of mediators.ai during the first 5 years of the project.

Q1 2022

- Launch MVP on Cardano, web version
- Partnership agreements with California State University, Dominguez-Hills (CSUDH) and Salisbury University

- On-board first 10 mediators

Q2 2022

- Launch MVP on Cardano, mobile version
- Commence market research in Latin America for future expansion
- Total of 4 partnership agreements with institutions

Q3-Q4 2022

- Deploy improvements on mediators.ai - evolution after MVP
- Integrate mediator credentials verification system using Atala PRISM
- Commence R&D on AI-assisted mediation
- Total of 100 mediators on-boarded
- Total of 10 partnership agreements with institutions

2023

- Include FIAT payment gateways
- Launch mediator verification platform for 3rd party institutions
- Deploy Latin American localization
- Deploy first AI-assisted features
- Commence market research in Europe for future expansion
- Total of 300 mediators on-boarded
- Total of 30 partnership agreements with institutions

2024-2026

- Deploy localization worldwide
- Deploy new AI-assisted mediation features (live in-mediation recommendation system utilizing computer vision and NLP)
- Partnerships with government programs
- Partnerships with private and public companies

5.1.2 Key Performance Indicators

Initially, the following KPIs will be used to track mediators.ai growth and performance over time:

- Number of parties signed up
- Number of certified mediators signed up
- Number of mediations set up
- Volume of mediators' fees transacted
- Number of partnerships with private institutions
- Number of partnerships with public institutions
- General party satisfaction
- General mediator satisfaction

Other KPIs might be added to this list and tracked over time according to the project development and needs.

5.2 arbitrators.ai

arbitrators.ai will mirror mediators.ai, as it is going to be the go-to marketplace for arbitrators and parties seeking this service. Its development will be crucial for Loxe's plans to achieve a high ADR market share, since arbitration has a larger market in comparison to other dispute resolution methods. Due to this strategic importance in relation to the company's growth plans, it will be the second ADR service to be developed and launched by Loxe Inc., immediately following the core development of mediators.ai.

5.2.1 Roadmap and Milestones

The following tentative roadmap and milestones will guide the development of arbitrators.ai during the first 5 years of the project.

Q3-Q4 2022

- Commence development of MVP
- Partnership agreement with 1 institution

Q1-Q2 2023

- Launch MVP on Cardano, web version
- On-board first 10 arbitrators
- Total of 4 partnership agreements with institutions

Q3-Q4 2023

- Launch MVP on Cardano, mobile version
- Commence R&D on AI-assisted arbitration
- Total of 100 arbitrators on-boarded
- Total of 10 partnership agreements with institutions

2024

- Deploy improvements on arbitrators.ai - evolution after MVP
- Deploy first AI-assisted features
- Total of 300 arbitrators on-boarded
- Total of 30 partnership agreements with institutions

2025-2026

- Deploy new AI-assisted arbitration features (live in-arbitration recommendation system utilizing computer vision and NLP)
- Partnerships with government programs
- Partnerships with private and public companies

5.2.2 Key Performance Indicators

Initially, the following KPIs will be used to track arbitrators.ai growth and performance over time:

- Number of parties signed up
- Number of arbitrators signed up
- Number of arbitrations set up
- Volume of arbitration awards transacted
- Volume of arbitrators' fees paid out
- Number of partnerships with private institutions
- Number of partnerships with public institutions
- General party satisfaction
- General arbitrator satisfaction

Other KPIs might be added to this list and tracked over time according to the project development and needs.

5.3 ombuds.ai

ombuds.ai will be the third ADR platform created by Loxe Inc. Differently from the former two, ombuds.ai will be initially a two-way marketplace: Ombuds will be able to share their profile and all details, and companies will also be able to share a case with a request for an ombuds.

5.3.1 Roadmap and Milestones

The following tentative roadmap and milestones will guide the development of ombuds.ai during the first 4 years of the project.

Q2 2023

- Commence development of MVP

Q3 2023

- Launch MVP on Cardano, web version
- On-board first 5 ombuds

2024

- Launch MVP on Cardano, mobile version
- Total of 50 ombuds on-boarded
- Total of 5 partnership agreements with institutions
- Deploy improvements on ombuds.ai - evolution after MVP

2025-2026

- Total of 150 ombuds on-boarded
- Total of 15 partnership agreements with institutions

5.3.2 Key Performance Indicators

Initially, the following KPIs will be used to track ombuds.ai growth and performance over time:

- Number of ombuds signed up
- Number of companies signed up
- Number of deals set up
- Volume of ombuds' rewards transacted
- Number of partnerships with private institutions
- Number of partnerships with public institutions
- General ombuds satisfaction
- General company satisfaction

Other KPIs might be added to this list and tracked over time according to the project development and needs.

5.4 International Expansion

As presented in each project’s roadmap, Loxe plans to be a global ecosystem, providing our services over all continents and adjust, or localize, them according to local market characteristics. Since day one, we have team members spread through 4 continents, which will help us bring different cultural perspectives to our solutions and facilitate our expansion outside the United States. Moreover, being exposed to different countries and cultures, with different ways of practicing ADR, we believe we will be able to compare and contrast different approaches and include these learnings in our educational arm to leverage the whole industry.

In fact, our international expansion has already started. In Project Catalyst Fund 7, we received funding to start our expansion to Latin America [7]. Commencing in Brazil, we have initiated our field research to understand how ADR is practiced there and what legal, governmental and cultural aspects we need to take into consideration when bringing our services to the country and to whole Latin America.

5.5 Being a Market Creator

As mentioned in section 3.4, there are many places where ADR is yet not well known, or litigation is the sole existing path for solving a dispute. At Loxe Inc., we want to streamline the ADR processes and make them accessible to everyone by creating a new ecosystem. By doing so, we will offer ADR through our services and access places where this market currently doesn’t exist. With ADR Education for All, we will create these new markets and expand existing ones. Also, we will provide ADR services for the blockchain market, which is a new industry and has just started to face a growth in public disputes, as described in section 5.6

5.6 Blockchain ADR Market

The rising blockchain market brings some new perspectives in terms of human collaboration and new business models that did not exist until very recently. The existence of decentralized autonomous organizations (DAOs), for example, might benefit from ADR services. Although its goal is to create a trustless, programmatically defined ways to interact with any individual within a DAO, depending on how a specific DAO is established, personal relations will likely to continue take place and play an important role in its operations.

Furthermore, many disputes might arise in the blockchain ecosystem, as some examples we have seen recently [18]. As arbitrators should be subject matter experts, Loxe Inc. is well positioned to capture these services and provide them with excellence, given our knowledge within the blockchain ecosystem.

5.7 Growth Plan and Projections

At Loxe Inc., our goal is to become the leading ecosystem for alternative dispute resolution and conflict transformation in the world. By solving most current industry issues, as described in Chapter 2, and by providing an easy and seamless user experience for all our users, ADR professionals and disputing parties, we are confident that we will become the global leader in the ADR industry.

We aim high, and our market share target, within the United States, is 90% of all the serviceable addressable market related to alternative dispute resolution. It is an ambitious goal, but provided that there is no similar competing platform in the market (see Chapter 4), that it is a specialized field and that we are using cutting-edge technology to make the best platforms possible, we believe we are reasonable in aiming this high. Furthermore, our driving passion is yet another factor that will positively influence our path to achieving our goals. Nevertheless, in our token revenue projects in Section 6.4, we have analyzed a different scenario with lower market share to quantify some metrics and show how the ADR token would perform in this scenario.

To estimate Loxe’s growth over time, we have considered the traditional innovation adoption curve [15]. It is widely used to estimate the adoption speed of new technologies, up to their saturation in relation to the maximum achievable market share. Bringing the concept to Loxe’s solutions, our adoption curve will probably deviate from traditional curve shape, as it occurs in most cases, but especially because instead of a single product, we will launch a variety of ADR related services (mediators.ai, arbitrators.ai, ombuds.ai) with a focus on creating an ecosystem. We will also deliver associated products (ADR Education for All) and AI-assistance features that will highly increase our aggregate value and boost our user adoption. Nonetheless, the traditional curve is a simple way to visualize the company’s growth and we believe that our market expansion will follow the order of magnitude represented there.

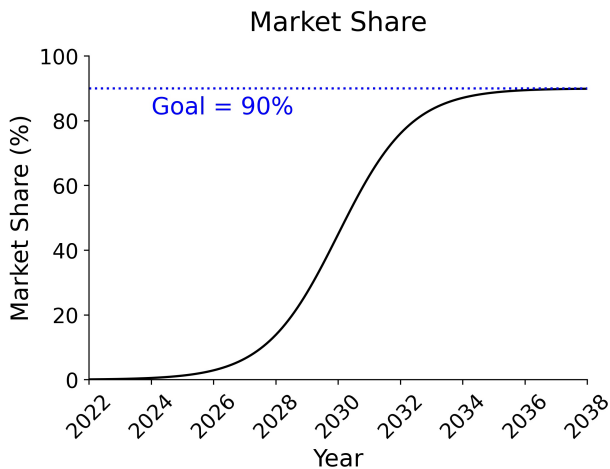


Figure 1: Loxe’s target market share adoption curve.

We plan to push into the greater ADR market by disrupting the mediation space through mediators.ai and by dominating a small arbitration segment through our biggest competitive advantage (i.e. extremely fast turnaround time). These developments will help us to reach 10% market share in the ADR space within five years.

While we will deploy early AI features focused on natural language processing (NLP) in 2024, and first versions of live in-arbitration recommendation systems utilizing computer vision and NLP by 2026, we expect the market to act reluctantly to these game-changing

technologies. Behind the scenes AI, such as better, magical-seeming case management and analysis of arbitration outcomes and recommendations for giving awards based on collected inputs, we expect to reach over 40% ADR market share by 2030.

Further acceptance of in-session ADR in mediation and arbitration will accelerate our growth to over 75% only two years after.

Through collected data, we will be able to generate better training programs for human ADR specialists. Further research and subsequent development of ADR platforms that take humans, and AIs as parties [13] and ADR specialists into account will give us a 90% ADR market share by 2038 that will have doubled by that time.

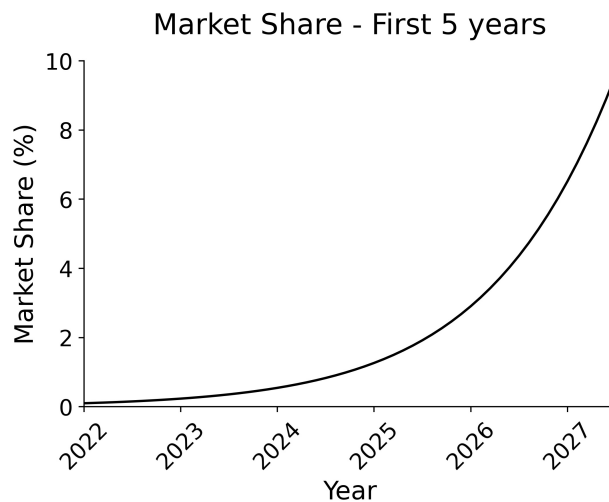


Figure 2: Loxe’s target market share adoption curve - First 5 years.

6 Token Economics

6.1 Token Utility

Loxe Inc. is pioneering the utilization of tokens as a security and as means of sharing a portion of a project’s income as revenue with token holders on the Cardano blockchain. It is a simpler approach compared to some other developing blockchain projects that are adding different utility (e.g. governance) to their tokens.

Token economics is a relatively new field which arose with the recent increase in popularity of blockchain, especially after the second generation of blockchain was developed, pioneered by Ethereum, which was released in July 2015. For various applications, depending on the project’s complexity and goals, to come up with a sustainable and reliable token economics is a challenging task.

Our approach for the utility of Loxe ADR token is based on the traditional stock market, where a company’s profit may be shared, through dividends, with all eligible stockholders. In our case, a fixed percentage of the amount transacted through the company’s platforms, related to all ADR projects, will be shared with Loxe ADR token holders.

It is important to notice that ADR token profit is going to be related directly to the amount transacted through Loxe’s platforms, and not to Loxe’s profit. For example, at mediators.ai we may set a fixed fee for mediators equivalent to 5% of their own fee (the actual fee will depend on market conditions at time). In this scenario, 1% of the mediator’s fee is shared with ADR holders, and 4% is Loxe’s income, which will pay for operational costs and maintenance, personnel, and further growth of the company (Ref. Table 3).

Table 3: Revenue shared through ADR tokens.

ADR Specialist	Platform	Revenue share
Mediator	mediators.ai	1% of mediator’s pay
Arbitrator	arbitrators.ai	1% of award
Ombuds	ombuds.ai	1% of ombuds’ pay

6.2 Token Supply and Allocation

A total of 1,000,000,000 tokens was minted during the Token Generation Event on February 27th, 2022 at 04:02:33 UTC [8]. It is impossible to create new ADR tokens, therefore its supply is limited⁴. There is also no mechanism to burn ADR tokens and generate a deflationary

⁴The policy id 54ef11805333453c8c3d6fbaa0d4496ddeb94857e1d7f3411bb79489 is locked since 2022-02-27 04:52:24 UTC [6]

effect.

Out of the total supply, 10% will be held in Loxe’s treasury and spent according to the ecosystem development needs. These needs might include, but not be limited to, strategic partnerships and CEX/DEX liquidity pools.

The remaining 90% of the total supply will be offered during a private sale, as further explained in 6.3. After this sale, all unsold tokens will be incorporated into Loxe’s treasury and used as mentioned above.

6.3 Token Sale

A single, private sale round for ADR token will take place between March 1st, 2022 and March 31st, 2022, lasting for 30 days or until the tokens reserved for the sale are sold. Loxe Inc. reserves the right to extend the sale period for up to 30 more days, without previous notice.

The sale will take place under two U.S. Securities and Exchange Commission (SEC) exemptions:

1. Regulation D 506(b) for US persons
2. Regulation S for non-US persons

Refer to our *Private Placement Memorandum* for details (e.g. restrictions on transferability), which are typical for the (re-)sale of securities.

6.4 Token Value Projection

6.4.1 Addressable Market Size

Loxe’s performance and profitability will be directly related to the size of the serviceable addressable market (SAM) for ADR in the world. Many of the actual figures of the ADR industry are inaccurate and most are underreported, which makes the forward-looking estimation of the total addressable market size in the ADR space a challenging task.

By analyzing the reports from existing organizations in the space (e.g. American Arbitration Association [9], International Chamber of Commerce [10], Federal Mediation and Conciliation Service), and the U.S. Bureau of Labor Statistics, we arrived at our current SAM of \$100,000,000,000 (one hundred billion US dollars).

We expect the SAM to double over the next sixteen years.

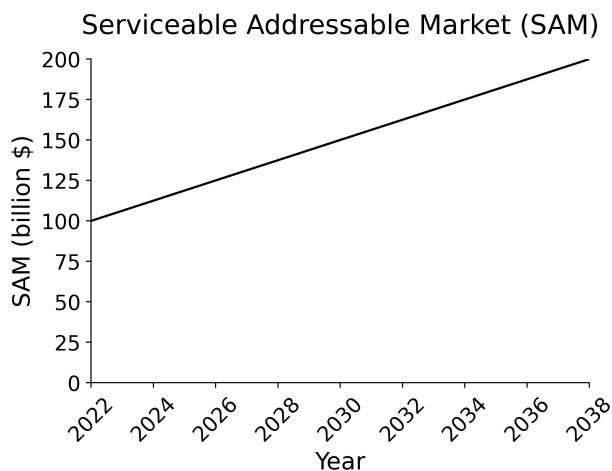


Figure 3: Serviceable Addressable Market size evolution forecast.

For all current estimates, the numbers presented are limited to the US market only, although our roadmap includes the expansion of our services to all continents (see Chapter 5).

6.4.2 Market Share

Contingent on proper funding, we expect to reach market dominance (i.e. 90% market share) in the growing ADR market within 16 years. More details on this topic are presented in Section 5.7. In the following section, we present a projection of the token value based on a 50% market share to show how the token would be valued in this more conservative scenario.

6.4.3 Yearly Revenue and Token Value Projections

By applying the projected growth of serviceable market size and Loxe Inc.'s market share, we forecast the yearly revenue per Loxe ADR Token as follows.

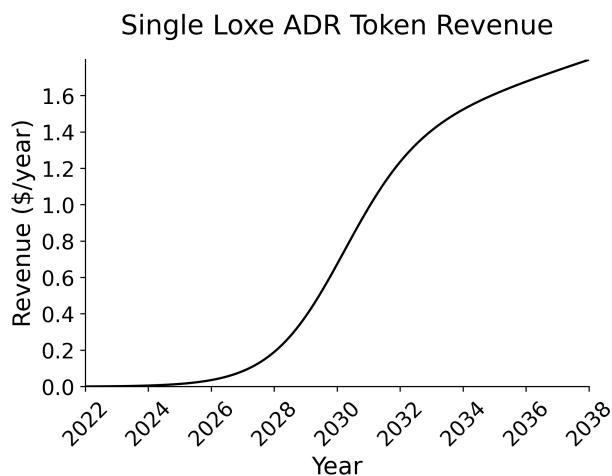


Figure 4: Single ADR token yearly revenue forecast.

As described in Section 6.1, the only utility of the ADR token is revenue sharing. Therefore, the token price is going to be associated mainly with Loxe's income in the ADR industry, and similarly to stock market assets, the pricing will be based on the company's current and expected performance.

As a minimum value for the ADR token at some point in time, we expect its price to be balanced with other variable income investments, taking mainly into account its annual percentage rate (APR) and market conditions at the time.

According to our projections, presented in Chapter 5, we expect that, approximately 8 years after launch, we will reach 50% market share and each ADR token will produce an income of approximately \$0.5 per year to its owner. If the market, by that time, decides that a 20% APR is a fair investment, then each ADR token could be valued at 2.5 dollars. In another scenario, if the market decides that 50% is a fair APR, each ADR token could be valued at 1 dollar. Considering an ADA price of \$0.8 (as per mid Feb/22), and the sale price of 0.04 ADA per ADR token, in the first scenario described the token price would

increase approximately 78 times, and in the second scenario, approximately 32 times. For comparison, the current yield of staking ADA in the Cardano blockchain is approximately 4% per year.

Table 4: Single ADR token yearly revenue forecast.

Start of Year	Annual revenue USD/token
2022	0.000000
2023	0.000041
2024	0.000336
2025	0.001988
2026	0.009216
2027	0.033915
2028	0.099930
2029	0.238121
2030	0.465173
2031	0.759125
2032	1.061397
2033	1.312699
2034	1.488683
2035	1.602100
2036	1.679625
2037	1.742053
2038	1.799704

6.5 Use of Proceeds

To attract and retain talent that can deliver our ambitious projects, financial incentives need to align with our desire of becoming an employer of choice. Therefore, the majority of the funds will go towards employees’ market-rate salaries and their continuous development, hiring, and other personnel expenses. The key personnel is labelled *Ecosystem builders* and includes current officers, volunteers and current contractors (to be hired as full-time employees), more senior engineers, and project managers.

As we continue to build upon our market presence, 20% of the proceeds will be allocated to increasing market awareness and sales. Included in selling is also outreach and the onboarding of additional ADR-credential issuing organizations, ADR specialists, and courts.

While smart utilization of web3-technology can save some infrastructure costs, our AI-focused R&D effort will incur some significant costs for some time. We will rely on cost-effective cloud providers for this (and major parts of our containerized web stack).

To optimize our focus on designing, building, and delivering our offerings to the market, we will outsource certain operational functions to third-party organizations that specialize in payroll and human resources management.

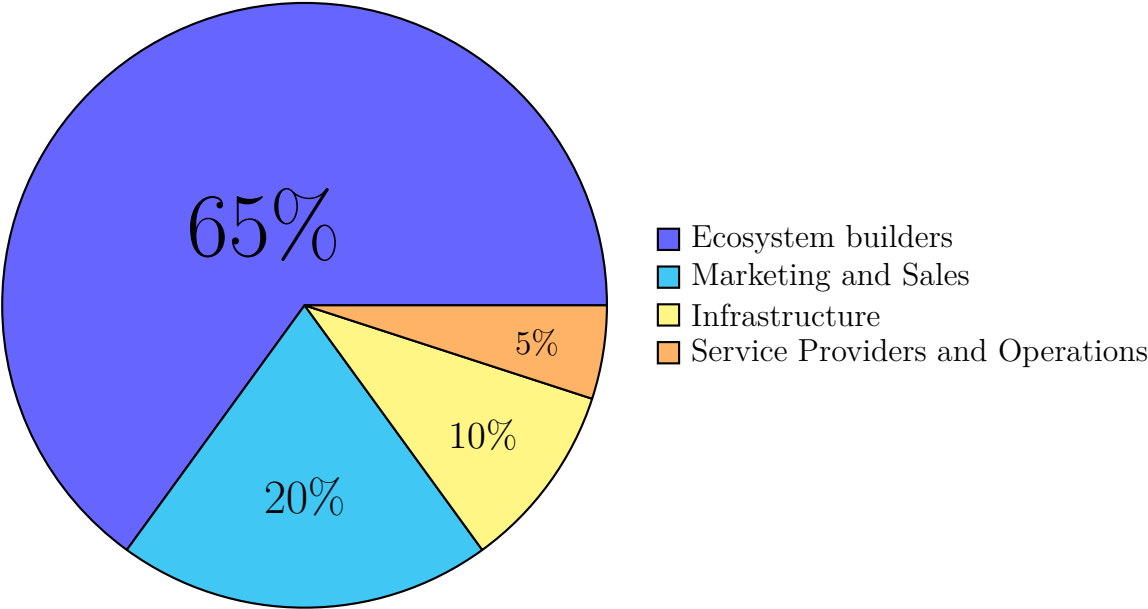


Figure 5: Use of proceeds

7 Risk Factors

This whitepaper contains forward-looking statements and assumptions. Actual results could differ greatly from our projections. The investment opportunity bears a high degree of risk; prospective investors should consider the following risk factors inherent in and affecting the business of the company and an investment in the tokens.

7.1 Regulatory Uncertainty

The regulatory status of the Loxe ADR Token and the native assets on the Cardano blockchain (e.g. ADA and/or stable coins) that investors are eligible to receive as revenue shares is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether legislatures or regulatory agencies will implement changes to law and regulations affecting distributed ledger technologies (e.g. Cardano) and its applications (e.g. mediators.ai) or its assets (e.g. ADA, Djed, Loxe ADR token). Regulatory actions could negatively impact the services provided and planned by Loxe Inc. Loxe Inc. may cease operations in a jurisdiction in the event that regulatory actions make it illegal to operate in such jurisdiction, or commercially preventative to obtain regulatory approval(s) to operate in such jurisdiction.

7.2 Risks Arising from Taxation

The tax characterization of the Loxe ADR token and its revenue shared to its token holders is uncertain. You must seek your own tax advice in connection with purchasing and holding Loxe ADR tokens, which may result in adverse tax consequences to you, including withholding taxes, income or capital gains taxes, and tax reporting requirements.

7.3 Custodial Error or Purchase Error

A private key, or a combination of private keys, is necessary to control Loxe ADR tokens in your digital wallet; loss of private key(s) associated with your digital wallet storing Loxe ADR tokens will essentially result in the loss of such tokens. Any third party that gains access to such private key(s) may be able to misappropriate your Loxe ADR tokens, which may result in the loss of your tokens.

Additionally, your failure to precisely follow the procedures to acquire Loxe ADR tokens may result in the loss of tokens.

7.4 Risk of Insufficient Interest

It is possible that the ADR services Loxe Inc. is building will not be used by a sufficiently large number of individuals, companies, and other entities. A lack of use of these services would negatively impact the return on investment.

7.5 Risk of Unfavorable Fluctuation of ADA

Loxe Inc. intends to use the proceeds from selling the Loxe ADR token to fund the maintenance and development of ADR services. The proceeds will be denominated in ADA, and may, at our discretion, be converted into other currencies. If the value of ADA fluctuates unfavorably during or after the sale period, this may negatively influence the finances of the company and as a result may delay the development timeline. This could have a negative effect on the return of investment as well.

7.6 Risks Related to Blockchain Technology

Loxe Inc. has chosen to develop its services on the Cardano blockchain. We believe that it is the most promising blockchain solution in the market, given its scientific methodology and peer-to-peer review approach, besides the long term planning that supports its development. Also, the predictability of transaction fees on Cardano is key for our purpose of providing accessible services to everyone who needs them.

Nonetheless, by the time we are starting the development of our services Cardano is still to deliver many of its functionalities, some of them crucial to Loxe's goals. Thus, there is a risk associated with the development using this technology, regarding timely delivery, efficiency and effectiveness. In fact, these type of risks are associated with all blockchains, not only Cardano.

8 Company and Team

Loxe Inc. was formed as a Delaware C Corporation on November 2nd, 2021. A foreign qualification for California was signed by the Secretary of State on November 8th, 2021.

The company operates primarily in the intersection of alternative dispute resolution (“ADR”) and technology. Loxe Inc. furthermore develops tools and services for increased productivity in using blockchain technology.

The company’s principal executive office is located at 2751 Garnet Ln, Lancaster, CA 93535, USA. The telephone number at the principal executive office is +1 (213) 436-7973.

The company website is hosted at <https://loxeinc.com>. The company has a Twitter profile at <https://twitter.com/LoxeInc>. Also, the company has a LinkedIn profile: <https://www.linkedin.com/company/loxeinc/>.

8.1 Vision, Mission and Goal

As a company, our **vision** is to be the leading ecosystem for dispute resolution in the world.

Our **mission** is to unlock social potential — one conflict transformation at a time.

And our **goal** is to provide fast, affordable, and satisfying dispute resolution services to anyone and anything in the world.

8.2 Shareholders

8.2.1 Founders

All founders act as directors and officers.

Matthias Sieber CEO, CFO, President, Treasurer

Matthias worked over two decades as a professional software engineer. He spent the last ten years in California’s start-up scene, working primarily on graph problems (e.g. recommendation engines, marketplaces) as a CTO or lead engineer. As an aspiring polymath, he

holds an AA-equivalent in Information Technology, an AA in Japanese and Liberal Arts, a BA in Negotiation, Conflict Resolution, and Peace-building, and a Master's degree in Dispute Resolution. Matthias is a DRPA-certified mediator and member of the Southern California Mediation Association. He co-authored *Measuring the quality of scientific references in Wikipedia: an analysis of more than 115M citations to over 800000 scientific articles*, released in the FEBS Journal. As part of Germany's Division for Special Operations, Matthias served in the German-French Brigade and on NATO missions as a rifleman, military driver and staff soldier in the Former Yugoslav Republic of North Macedonia, Kosovo and Greece in 2001 and 2002.

Matthias was attracted to the blockchain space by Ethereum's promises in 2016, but shifted his focus to Cardano in 2017. Starting in 2021, he has been showing a greater presence by becoming a Plutus and Atala Prism Pioneer (both in their respective 1st cohorts), a community-elected moderator of the Cardano StackExchange, and an official Cardano Ambassador recognized by the Cardano Foundation. His deep involvement in Project Catalyst secured him a seat as the Cardano Foundation's representative at the Catalyst Circle v2. Matthias' awards at blockchain-themed hackathons and YouTube appearances won him further recognition.

- LinkedIn: <https://www.linkedin.com/in/matthiasklaussieber/>
- Github: <https://github.com/manonthemat>
- Twitter: <https://twitter.com/MatzeOne>

Victor Corcino COO, Secretary

Victor is an engineer by formation. He holds a specialization in energy, a masters degree in software development applied to engineering and a second specialization in data science, artificial intelligence and machine learning. After graduating, he worked for the energy industry in Brazil, when he had his first international working experience in Europe and

in the United States, and the opportunity to work and lead projects of R&D and product optimization. Excelling in his field, he was invited, at the age of 28, to take part in the national technical committee of his area at the time, supporting the Brazilian energy industry to exchange knowledge and to create more bridges between academia and industry.

After working in that industry for 7 years, he decided to look for new challenges in the field of disruptive technologies. Following his personal interest in blockchain, he started to get involved with Cardano and its innovation, community-centered funding mechanism, Project Catalyst. In less than one year, he became a key contributor of project Catalyst and led the implementation of numerous projects, process improvements and governance initiatives. Currently, he is in many aspects considered a natural leader in the community and keeps playing an important role in Catalyst and in the future of Cardano's governance.

In September 2021, after participating in the ideation of Loxe Inc. with Matthias Sieber, he decided to completely commit to its development and left his previous job and the technical committee he participated. Currently, besides still providing advice to the development of Project Catalyst, he is fully dedicated and committed to the development of Loxe Inc.

- LinkedIn: <https://www.linkedin.com/in/victorcrcino/>

Eli Selkin CTO

Eli has worked as a professional software developer for over 10 years. His practical foci are mathematical and statistical computation, Blockchain technologies, Machine Learning, and Natural Language Processing.

Eli holds two masters degrees, the first in Social Work (specialization in Aging and Families) and the second in Computer Science (specialization in Machine Learning). Eli is a Licensed Clinical Social Worker in the state of California. Wherever he works, Eli places a high value on the social impact of his participation. Whether it is helping deter workplace bias against minorities, or building systems to make housing equitable for all people, his goal is to make an indelible change for the better.

Eli was drawn to the potential universal impact of blockchains, with the introduction of non-proof-of-work consensus algorithms. He participated in the second cohort of the Plutus Pioneers Program and the first cohort of the Atala PRISM Pioneers Program. He has built award-winning smart contracts in Plutus and was featured in a Cardano 360° presentation. Eli volunteers with Hack For LA, a brigade of Code for America, to make local governments more accessible. However, his main focus is to revolutionize technology that would make dispute resolution adaptive, effective, and efficient in a continually changing society.

- LinkedIn: <https://www.linkedin.com/in/eliselkin/>
- Github: <https://github.com/eselkin>

8.2.2 Advisors

Dr. Thomas J. Norman Dr. Thomas Norman teaches management at California State University - Dominguez Hills. Dr. Norman received his B.A. from Harvard University *cum laude* and his M.A. and Ph. D. degrees from the University of Minnesota. His research focuses on the impact of globalization on the future of the employment relationship. As the founder of the Organization Leadership Effectiveness Lab he teaches and consults in the U.S., Latin America, East Asia, Eastern Europe, and Africa. He has been invited to lecture in China, Vietnam, Albania, Argentina, Ethiopia, and Cameroon. As a founder of the CSUDH Innovation Incubator he teaches social entrepreneurship to more than 20 clients each year, including clients located in Uganda, Bulgaria and France using the Disciplined Entrepreneurship framework.

His research teams conduct field research and experiments to learn about the impact of using augmented reality in interviewing, the effects of workplace aggression on employees and the challenges of working parents face building their human capital.

Prior to joining the Academy, he held management positions at Procter & Gamble, Sun Microsystems, US Bank and Wells Fargo and worked at Cargill and American Medical Systems.

He joined Loxe's advisory board in November 2021.

LinkedIn: <https://www.linkedin.com/in/thomasjnorman/>

J. Steven Rhodes Nominated by President George Bush to be the United States Ambassador Extraordinary and Plenipotentiary to the Republic of Zimbabwe, Steve Rhodes served his country diligently. Bringing with him his development and financial management expertise, he established new lines of communication with the Zimbabwe government, resulting in a better bilateral relationship. During his tenure he developed and implemented United States foreign policy in Zimbabwe. Rhodes established, coordinated, and implemented management goals for the United States Embassy, the United State Agency for International Development, and the United States Information Services; which included 110 employees. Steve, most notably, headed the team that negotiated the signing of the Overseas Private Investment Corporation Agreement and successfully negotiated a treaty to establish the Peace Corps in Zimbabwe.

Presently, Ambassador Rhodes is an Adjunct Professor in the Negotiation, Conflict Resolution and Peace Building Department at California State University Dominguez Hills where he teaches the International Component. Additionally, Ambassador Rhodes is a Visiting Professor at Loyola Marymount University and the University of California Los Angeles.

As Managing Partner of Claiborne-Rhodes International, LLC. Ambassador J. Steven (Steve) Rhodes is a leader in socially conscious proprietary business development. With expertise in oil, gas, and new energy models, Steve has successfully negotiated acquisition of asset management businesses and represents minority professional services companies.

In 2004, Steve Rhodes was appointed as a Governor to the California Community College Board by Governor Arnold Schwarzenegger. The Board of Governors establishes policy for all the community colleges in the State of California.

Steve Rhodes is an expert in marketing and development of strategic international and domestic public- private partnerships and municipal investments which have resulted in over

one billion of dollars in bond issues. While Director on the Board of Directors for Ivanhoe Energy Incorporated, he succeeded in signing the largest oil field development contract in Ecuador's history.

In his role as Senior Vice President at First Southwest Company, Steve Rhodes directed the marketing strategies to underwrite bond issues for the State of California and other municipal issues in California and the western region. He successfully established the firm's presence in California such that the firm was routinely asked to respond to bond issues under consideration by the State of California and other California municipal issues.

Working with William E. Simon and Sons, as the Vice President for Public Finance, Steve was directly responsible for the marketing and technical services of the firm in the western United States, with secondary responsibility in other areas of the country. He initiated and cultivated the firm's relationship with the State of California, the second-largest issuers of tax-exempt bonds in the United States.

At Comet Rice of Jamaica, Ltd., he was Vice President and General Manager recruited to invigorate the Caribbean division of the company, a fully integrated rice company involved in the growing, importing and packaging of various rice products. Steve Rhodes provided the vision and financial strategies to bring the business to an ascending trajectory. He developed a diversified list of distributors to increase the company's market penetration and supervised the establishment of manufacturing and administration procedures. These initiatives were responsible for the company's sales growth to \$10 million per year and the second-largest supplier of rice in Jamaica.

As a Managing Director for Smith Harris Barney Upham and Company, Steve Rhodes set and achieved management goals for firm's Southern California Public Finance office. He directed the marketing strategies to underwrite bond issues for the State of California and Southern California municipal bond issuers while coordinating policy development with the San Francisco office. Steve Rhodes opened the Southern California office and assembled the team that elevated Smith Barney's ranking from seventh to second in the State for total

public financing. He led teams that were selected to manage the largest financing ever offered by the City of Los Angeles and Orange County, California.

Prior to being recruited to Smith Barney and Upham, Steve Rhodes served in The White House as the Chief Domestic Advisor to Vice President George Bush. He was the primary liaison to business community for the Vice President and managed political and constituent outreach for support of administration policy. Steve Rhodes led major national domestic policy initiatives and prepared the Vice President for the 1984 Presidential Debate. Two major accomplishments include the creation and management of the Southwest Border Task Force and direct advisement with the senior leadership team culminating in the creation of the Bill for the establishment of the Martin Luther King National Holiday.

While Special Assistant to President Ronald Reagan for Intergovernmental Affairs, Steve Rhodes represented the President to local elected officials from over 3,900 counties and 15,000 cities. He presented the views of local officials to the President on administration policy, developed positive working relationships with public interest groups, and representing local officials. Rhodes worked with the Domestic Cabinet in the creation of the Administration's Urban Policy. He successfully built a coalition of the local government public interest groups to support the President's economic recovery plan. Steve Rhodes was a member of the team responsible for the Block Grants to the States program.

Steve Rhodes began his professional career with Kraft and Dart, Incorporated as Director for Public Affairs. He was responsible for the implementation of all programs demonstrating that Dart Kraft is a socially responsible corporation. He received a Masters of Business Administration, Marketing emphasis from Pepperdine University and a Bachelors of Business Administration, Industrial Relations concentration from Loyola University in Los Angeles. Steve resides in Los Angeles and remains an active member of several boards and community organizations that focus on political initiatives, social change and education.

He joined Loxe's advisory board in February 2022.

Wesley Acker Wesley Acker is an experienced Dispute Resolution practitioner and educator. He has developed ADR programs and worked with hundreds of mediators and educators in skills-based training and mentoring programs. Furthermore, he taught 19 years at the university level. Wesley holds a B.S. in International Relations, a M.A. in Negotiation, Conflict Resolution and Peace-building, and several mediation certifications. He has used this training as a mediator in a civil court and family court settings, and as a restorative justice practitioner in school settings.

He joined Loxe's advisory board in February 2022.

- LinkedIn: <https://www.linkedin.com/in/wesley-acker/>

Dr. Brian Polkinghorn Dr. Polkinghorn, MS, MA, MPhil, Ph.D., is a Distinguished Professor of Conflict Analysis and Dispute Resolution. Since 2000 he has been the Program Director in the Department of Conflict Analysis and Resolution and Executive Director of the Center for Conflict Resolution (CCR) at Salisbury University. Prior to 2000 he was the senior faculty member in the Department of Conflict Analysis and Resolution, Nova Southeastern University. He has worked in the conflict intervention field since 1985 as a mediator, arbitrator, facilitator, trainer, researcher, academic program developer, conflict coach, dispute systems designer and ombudsman. His primary research and publications are in the areas of environmental disputes, graduate program developments in the English speaking world, post conflict development projects, conflict intervention programs, ADR court program assessment and, the evaluation of major government ADR programs.

He has published over 40 articles, book chapters and edited books and been the principle investigator or recipient of more than 60 grants. He has practiced in more than a dozen countries primarily in the areas of environmental policy dispute intervention, labor-management. cross border cooperative enterprises, support of peace talks and civil society training. He has facilitated dialogues between Palestinian, Jordanian and Israeli parties on water rights/usage, waste to energy and collaborative agricultural in the Jordan River basin.

He has also worked on the peace process in Nepal.

Brian is an alum of the Institute for Conflict Analysis and Dispute Resolution (ICAR), George Mason University (MS, Conflict Resolution, 1988) and the Program on the Analysis and Resolution of Conflicts (PARC), Syracuse University (MA, MPhil, Ph.D. 1994). He was also a Fellow with the Program on Negotiation (PON), Harvard University Law School (1991-1992), a National Fellow with the US Environmental Protection Agency (1991-1993), a United States Presidential Fellow (1991), the University System of Maryland Wilson Elkins Professor and a Senior American Fulbright Scholar with the Evens Program in International Conflict and Mediation at Tel Aviv University (2010).

He joined Loxe’s advisory board in March 2022.

8.2.3 Capitalization Table

Holder Name	Fully-Diluted Shares	Fully-Diluted %
Eli Jacob Selkin	3,000,000	30%
Matthias Klaus Sieber	3,000,000	30%
Victor Corcino de Albuquerque (Current Advisory Board)	3,000,000 105,000	30% 1.05%
Ungranted (Available)	895,000	8.95%
Total	10,000,000	100%

As a forward-looking company with a shared value in reducing inequalities, the founders have opted for equal ownership in the company. Post-incorporation, 10% of shares have been reserved for equity awards to employees, consultants, advisors and directors.

8.3 Team

In addition to shareholders and advisors, Loxe Inc. currently has a team of six people including full-stack software engineers, Plutus developers, a user experience specialist and a graphic designer. Most of the team has been working with Loxe since the beginning of the development of mediators.ai, and has also been supporting the development of side projects

such as adatar.me.

Once we finalize our ADR token sale, this team will focus completely on our ADR projects, and we will strengthen the team by hiring more developers and other required positions.

8.4 Services

Following is a selection of other services that Loxe Inc. is currently working on.

8.4.1 adatar.me

Originally a component of a mediator’s profile, the idea of an API around image association with cryptocurrency wallets was born. “Gravatar for ADA Wallets” as it was titled initially, had the second highest voter turnout in the *Fund6* Developer Ecosystem challenge of 102 projects that made it to the ballot [4].

The launch of adatar.me on Cardano’s mainnet commenced ahead of schedule on February 4, 2022.

9 References

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